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Although we strive to provide accurate, relevant and timely information, there is no guarantee that the information will continue to be accurate in the future. Government programs, and other programs available to small businesses, can change daily. The information we provide you through this website is for educational and informational purposes only. For advice that pertains to your unique business situation, please get in touch with us at 1.800.265.1002 or email at fbc@fbc.ca

Read more on government programs, tools, calculators and advice on how to navigate your business through COVID-19 on FBC's resource centre www.fbc.ca/covid19-updates

SUBJECT	SUMMARY	PROGRAM DETAILS
FARM Farm Credit Canada	<ul style="list-style-type: none">Farm Credit Canada will have an additional \$5 billion in lending capacity to producers, agribusinesses, and food processors	<ul style="list-style-type: none">Effective immediately, FCC has put the following deferrals and funding in place:<ul style="list-style-type: none">Deferral of principal and interest payments for six months; orDeferral of principal payments up to 12 monthsAccess to an additional credit line up to \$500,000, secured by general security agreementsImportant to note - FCC is not providing funds in the form of grants or other interest-free loansCredit Line Option:<ul style="list-style-type: none">A 24-month no-fee credit line up to \$500,000 at a rate of Prime +1%The loan is secured by general security agreements.The purpose is to ensure producers, agribusinesses, and food processors have access to the cash flow they need to manage through this challenging time.It is not intended to pay out other debts.Applicants will be subject to FCC's normal lending due diligence which evaluates:<ul style="list-style-type: none">Business viabilityCredit historyManagement integrity and historycall FCC Customer Service Centre at 1-888-332-3301FCC customers and non-customers are eligible to apply for FCC lending productsFarmers will continue to have support under the Canadian Agricultural PartnershipFBC Summary and Details

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SUBJECT	SUMMARY	PROGRAM DETAILS
FARM Advance Payments Program (Farm)	<ul style="list-style-type: none">Eligible farmers who have an outstanding Advance Payments Program (APP) loan due on or before April 30, 2020, will receive a Stay of Default	<ul style="list-style-type: none">Farmers with outstanding Advance Payments Program (APP) loan due on or before April 30 will receive a Stay of Default.The new deadlines for outstanding Advance Payments Program loans are:<ul style="list-style-type: none">September 30, 2020: 2018 cash advances for grains, oilseeds, and pulsesSeptember 30, 2020: 2018 cash advances for cattle and bisonOctober 31, 2020: 2019 cash advances on flowers and potted plantsEligibility Requirements for Advance Payments ProgramYou can apply for an APP advance through 35 Advance Payments Program Administrators across Canada.Farmers will continue to have support under the Canadian Agricultural PartnershipFBC Summary and Details
FARM AgriStability Deadline Extension	<ul style="list-style-type: none">Deadline extension to July 3, 20202020 AGRISTABILITY APPLICATIONS CLOSED	<ul style="list-style-type: none">For the 2020 AgriStability program year only, the enrolment deadline has been extended from April 30 to July 3, 2020.Contact FBC for assistance with your enrolment 1.800.265.1002 fbc@fbc.ca
BUSINESS Deferral of GST/HST and Import Duty Remittances	<ul style="list-style-type: none">Remittances of GST/HST, as well as import duties, would be deferred until June 30, 2020.	<ul style="list-style-type: none">June 30, 2020 deferral applies to the following GST/HST reporting periods:<ul style="list-style-type: none">Monthly filers' remittances for February, March, April 2020Quarterly filers' remittances for January 1 – March 31, 2020Annual filers - the amounts collected and owing for their previous fiscal year and instalments of GST/HST in respect of the filer's current fiscal yearDeferral also applies to:<ul style="list-style-type: none">Payments owing for customs duties and GST on imports for March, April, and May 2020 statements of accountInterest will begin to apply to outstanding remittances and payments, and penalties will begin to apply to outstanding returns, effective July 1, 2020.Businesses that are continuing to experience difficulty can contact the CRA to make a request for the cancellation of penalties and interest, and/or for a flexible payment arrangement.FBC Summary and DetailsFAQs on GST/HST Deferrals on Government of Canada website

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SUBJECT	SUMMARY	PROGRAM DETAILS
BUSINESS INDIVIDUAL Tax Return and Payment Deadlines	<ul style="list-style-type: none">The federal government has extended the tax filing and payment deadlines for most taxpayers.UPDATED: PAYMENT DEADLINES HAVE BEEN EXTENDED TO SEPTEMBER 30, 2020 – SEE LIST	<ul style="list-style-type: none">Individual<ul style="list-style-type: none">Filing Deadlines (T1 returns) extended to June 1, 2020Payment deadline extended to September 30, 2020 - includes the June 15 and September 15, 2020 instalment payment for those who must pay by instalmentsSole Proprietorships<ul style="list-style-type: none">Filing Deadline (T1 returns) remains unchanged at June 15, 2020Payment deadline extended to September 30, 2020Corporations<ul style="list-style-type: none">Corporations with year-end dates between September 18, 2019 to November 30, 2019: T2 return deadline extended to June 1, 2020.Corporations with year-end dates between December 31, 2019 to February 29, 2020: T2 return deadline extended to September 1, 2020.Payment deadline for 2019 tax year is extended to September 30, 2020. This applies to balances and instalments under Part I of the Income Tax Act due on or after March 18 and before September 30, 2020.Trusts:<ul style="list-style-type: none">Trusts that would typically have a filing due date on March 31, or in April or May 2020 have until June 1, 2020 to file their return.Deadlines for Trusts with returns otherwise due in June, July or August, have been extended to September 1, 2020Payment deadline for 2019 tax year is extended to September 30, 2020. This applies to income tax balances and instalments due on or after March 18, 2020 and before September 30, 2020.Charities:<ul style="list-style-type: none">Registered charities whose T3010 returns are due between March 18, 2020 and December 31, 2020, have until December 31, 2020 to file their returnNote for all:<ul style="list-style-type: none">Extensions apply to income tax balances and instalmentsNo interest or penalties will apply to deferred paymentsUnpaid balances after September 30, 2020 will be subject to penaltyFBC Summary and Details

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SUBJECT

SUMMARY

PROGRAM DETAILS

BUSINESS
Canada Emergency
Commercial Rent
Assistance Program

- Canada Emergency Commercial Rent Assistance (CECRA) provides relief for small businesses experiencing financial hardship due to COVID-19. It offers unsecured, forgivable loans (up to 50%) to eligible commercial property owners to reduce the rent owed by their impacted small business tenants and meet operating expenses on commercial properties
- Updated: CECRA has been extended to include rent for the months of July, August, and September.
- Property owners with approved tenants for April – June must log in and opt-in for July, August, and September rent relief by October 30, 2020. No additional documentation is required.
- An impacted tenant who met the April – June revenue decline will automatically qualify without the need to re-assess revenue decline for July, August and September.
- In addition, the calculation of the forgivable loan and required 75% reduction of an impacted tenant's rent will also be based on the April – June period (i.e. an average of the rent roll for that period will be used to calculate the payment due to the property owner to extend rent relief to their impacted tenant).

- **THIS PROGRAM IS NOW CLOSED. Summary provided here for informational purposes only. Please go to Page 5 for details on new Commercial Rent Subsidy (CERS) Program.**
- The property owner must offer a minimum of 75% rent reduction for the 5-month program period. The CECRA breaks down as follows:
 - CECRA for small businesses will cover 50% of the monthly gross rent
 - The tenant will pay up to 25% of the monthly gross rent
 - The property owner forgives 25% of the monthly gross rent
 - The property owner would then be able to collect up to 75% of the gross rent for up to 5-months between the CECRA loan (50%) and their tenant (25%).
- Property owners will be responsible for applying and will need to provide attestations, rent, and loan forgiveness agreements. The CMHC has provided sample documents to help prepare for the application. Legal versions are available in the portal:
 - [Tenant or Sub-Tenant Attestation](#) (tenants are responsible for attesting to their eligibility) (sample PDF)
 - [Property Owner Attestation](#) (sample PDF)
 - [Rent Reduction Agreement](#) (sample PDF)
 - [Forgivable Loan Agreement](#) (sample PDF)
- Once registered, the portal will be available 24/7 for applicants to input data and upload documents.
- The deadline for NEW applications to the program is September 30, 2020
- Property owners who have already applied for April – June have until October 30, 2020 to apply for the July and August extensions.
- The loans will be forgiven if property owners comply with all applicable program terms and conditions.
- Funds will be transferred to the property owner's financial institution.

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SUBJECT	SUMMARY	PROGRAM DETAILS
BUSINESS Canada Emergency Rent Subsidy (CERS)	<ul style="list-style-type: none">• The Canada Emergency Rent Subsidy Program (CERS) is a replacement for the Canada Emergency Commercial Rent Assistance Program• (CERS) provides a direct rent and mortgage subsidy of up to 65% of eligible expenses to qualifying businesses.	<ul style="list-style-type: none">• Canadian businesses, non-profit organizations, or charities who have seen a drop in revenue due to the COVID-19 pandemic may be eligible for a subsidy to cover part of their commercial rent or property expenses, starting on September 27, 2020, until June 2021.• This subsidy will provide payments directly to qualifying renters and property owners, without requiring the participation of landlords.• Eligibility: your business will need to meet all four of the following criteria:<ol style="list-style-type: none">1. At least one of the following<ol style="list-style-type: none">a. You had a CRA business number on September 27, 2020 ORb. You had a payroll account on March 15, 2020 or another person/partnership made payroll remittances on your behalfc. You purchased the business assets of another person or partnership who meets the second condition above and have made an election under the special asset acquisition rules ORd. You meet other prescribed conditions that might be introduced. Note: if you don't have a business number but you qualify under condition b or c, you will need to set up a business number before you are able to apply for CERS. You do not need a payroll account to apply for CERS.2. You are an eligible business, charity or non-profit (eligible entity).3. You have experienced a drop in revenue.<ul style="list-style-type: none">• Your drop in revenue is calculated by comparing your eligible revenue during the reference period with your eligible revenue from a previous period (baseline revenue)• There is no minimum revenue drop required to qualify for the subsidy. The rate your revenue has dropped is only used to calculate how much subsidy you receive for these periods.• Calculate your revenue online using the Government's online calculator or you read the in-depth details of how the revenue drop is calculated4. Have eligible expenses<ul style="list-style-type: none">▪ To apply for CERS, you must have a qualifying property. Only certain expenses you pay for qualifying properties are eligible for CERS

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SUMMARY

PROGRAM DETAILS

BUSINESS
Canada Emergency
Rent Subsidy (CERS)

- The Canada Emergency Rent Subsidy Program (CERS) is a replacement for the Canada Emergency Commercial Rent Assistance Program
- (CERS) provides a direct rent and mortgage subsidy of up to 65% of eligible expenses to qualifying businesses.

Continued from previous page.

- Applications for the subsidy must be submitted in claim periods. Note that a CERS application must be filed no later than 180 days after the end of a claim period.
- There are 9 claim periods as follows:
 1. September 27 to October 24, 2020
 2. October 25 to November 21, 2020
 3. November 22 to December 19, 2020
 4. December 20, 2020 to January 17, 2021
 5. January 18 to February 15, 2021
 6. February 16 to March 15, 2021
 7. March 16 to April 12, 2021
 8. April 13 to May 10, 2021
 9. May 11 to June 7, 2021
- The CERS covers a portion of eligible expenses in respect of a claim period for each qualifying property, subject to certain maximums. The CERS is calculated on a property by property basis.
- For each claim period, you can claim eligible expenses up to a maximum of
 - \$75,000 per business location (base and top-up)
 - \$300,000 in total for all locations (including any amounts claimed by affiliated businesses)
 - applies to the base subsidy only
 - there is no maximum for the top-up subsidy
- For a list of eligible expenses for qualifying properties, please [visit the Government of Canada website](#)
- Applications are now being accepted through [CRA My Business Account](#)
 - You will be required to create a CERS number once you have logged in to CRA My Business Account
- For a list of information you will be required to provide for your applications, please visit the [Government of Canada website](#)
- FBC Members, please [contact FBC](#) if you need assistance in applying for CERS.
- [FBC Summary and Details](#)

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SUMMARY

PROGRAM DETAILS

BUSINESS
Canada Emergency
Business Account

- The Canada Emergency Business Account Loan is an interest-free loan of up to \$40,000 for eligible small businesses and non-profits. The loan is intended to help cover operating costs if your revenue has been temporarily reduced due to the COVID19 crisis.
- **The deadline to apply for the loan has been extended to March 31, 2021.**
- **As of October 26, 2020, eligible Canadian businesses currently operating through a personal bank account will be able to apply for CEBA.**
- **As of December 4, 2020: CEBA loans for eligible businesses will increase from \$40,000 to \$60,000.**
- **FBC Members: Please consult with your financial institution or sign up for [FBC's Reboot Program](#) for assistance.**

- Loan Amount for eligible small businesses and non-profits:
 1. Up to \$60,000 interest-free
 - Applicants who have received the \$40,000 CEBA loan may apply for the \$20,000 expansion even if they have already repaid the original \$40,000
 - New applicants will apply for \$60,000 (\$40,000 loans will no longer be available once your financial institution begins to offer the \$60,000)
 2. If repaid by December 31, 2022, 33% of the loan (up to \$20,000) could be forgiven.
 3. The forgivable portion of the loan will be considered taxable income in the year the loan was issued.
- Eligibility: your business will need to meet the following requirements:
 1. Be a Canadian operating business as of March 1, 2020
 2. Have a federal tax registration
 3. Demonstrate you had payroll expenses between \$20,000 to \$1.5 million in the 2019 calendar year
 4. Apply to the Canada Emergency Business Account through your primary financial institution and have an active business chequing/operating account with them.
 - If you have been using a personal account, you must open a new business account before you apply for CEBA.
 5. Have not applied for the loan through any other financial institution or have not previously used the CEBA Program.
 6. Acknowledge your intentions to continue to operate your business or resume operations
 7. Agree to participate in post-funding surveys conducted by the Government of Canada or any of its agents

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SUBJECT	SUMMARY	PROGRAM DETAILS
BUSINESS Canada Emergency Business Account	<ul style="list-style-type: none">• The Canada Emergency Business Account Loan is an interest-free loan of up to \$40,000 for eligible small businesses and non-profits. The loan is intended to help cover operating costs if your revenue has been temporarily reduced due to the COVID19 crisis.• The deadline to apply for the loan has been extended to March 31, 2021.• As of October 26, 2020, eligible Canadian businesses currently operating through a personal bank account will be able to apply for CEBA.• As of December 4, 2020: CEBA loans for eligible businesses will increase from \$40,000 to \$60,000.• FBC Members: Please consult with your financial institution or sign up for FBC's Reboot Program for assistance.	<p><i>Continued from previous page</i></p> <ul style="list-style-type: none">• Eligibility criteria for applications with payroll lower than \$20,000:<ol style="list-style-type: none">1. Eligible non-deferrable expenses in 2020 between \$40,000 and \$1.5 million. Eligible non-deferrable expenses could include costs such as rent, property taxes, utilities, and insurance.2. Expenses will be subject to verification and audit by the Government of Canada3. The application process using expenses is now available. Download our CEBA Loan Tip Sheet to learn more about how to prepare.• FBC Members: Please contact FBC if you need assistance to apply for CEBA.• FBC Summary and Details• CEBA Program Overview
BUSINESS BDC Co-Lending Program	<ul style="list-style-type: none">• A Business Credit Availability Program (BCAP) has been established to provide \$65 billion of additional support through the Business Development Bank of Canada (BDC) and Export Development Canada (EDC).• The loan is intended to help eligible businesses impacted by COVID-19 with a boost in liquidity to cover critical business expenses such as rent, payroll and utilities to maintain operational continuity.	<ul style="list-style-type: none">• Overview of Program<ol style="list-style-type: none">1. Access to the BDC and EDC BCAP programs will be available until or before September 30, 20202. BCAP Programs are available with eligible participating banks and financial institutions only3. To qualify, Borrowers must have been financially viable, in good standing as of March 1, 20204. There are no minimum size restrictions but BCAP Programs are subject to each financial institution's underwriting criteria• The BDC has provided a program overview (PDF)• If you are interested in exploring financing opportunities for your business through the BCAP, please contact your financial institution directly and it will contact BDC and EDC where appropriate• Application, fees, and repayment details vary by financial institution.

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SUBJECT	SUMMARY	PROGRAM DETAILS
BUSINESS Regional Relief and Recovery Fund	<ul style="list-style-type: none">The Regional Relief and Recovery Fund (RRRF) has been established to support business owners and organizations that have not been able to access other federal emergency support measures.	<ul style="list-style-type: none">The RRRF will provide interest-free repayable contributions to help support businesses that have suffered a financial hardship resulting from the COVID-19 pandemic.This initiative is implemented by the six regional development agencies, which are familiar with their regions' economic realities.The RRRF is complementary to existing federal programs<ol style="list-style-type: none">You must first apply for other federal support measures such as the Canada Emergency Business Account benefit, the Wage Subsidy benefit, and the Commercial Rent assistance for small businesses, among others.Application, eligibility, and payment processes vary by region:<ol style="list-style-type: none">Atlantic Canada Opportunities AgencyFederal Economic Development Agency for Southern OntarioFederal Economic Development Initiative for Northern OntarioCanadian Northern Economic Development Agency (CanNor)Western Economic Diversification Canada (WD)Canada Economic Development for Quebec Regions
BUSINESS BDC Co-Lending Program	<ul style="list-style-type: none">A Business Credit Availability Program (BCAP) has been established to provide \$65 billion of additional support through the Business Development Bank of Canada (BDC) and Export Development Canada (EDC).The loan is intended to help eligible businesses impacted by COVID-19 with a boost in liquidity to cover critical business expenses such as rent, payroll and utilities to maintain operational continuity.	<ul style="list-style-type: none">Overview of Program<ol style="list-style-type: none">Access to the BDC and EDC BCAP programs will be available until or before September 30, 2020BCAP Programs are available with eligible participating banks and financial institutions onlyTo qualify, Borrowers must have been financially viable, in good standing as of March 1, 2020There are no minimum size restrictions but BCAP Programs are subject to each financial institution's underwriting criteriaThe BDC has provided a program overview (PDF)If you are interested in exploring financing opportunities for your business through the BCAP, please contact your financial institution directly and it will contact BDC and EDC where appropriateApplication, fees, and repayment details vary by financial institution.

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SUMMARY

PROGRAM DETAILS

BUSINESS
Regional Relief and
Recovery Fund

- The Regional Relief and Recovery Fund (RRRF) has been established to support business owners and organizations that have not been able to access other federal emergency support measures.

- The RRRF will provide interest-free repayable contributions to help support businesses that have suffered a financial hardship resulting from the COVID-19 pandemic.
- This initiative is implemented by the [six regional development agencies](#), which are familiar with their regions' economic realities.
- **The RRRF is complementary to existing federal programs**
 1. You must first apply for other federal support measures such as the Canada Emergency Business Account benefit, the Wage Subsidy benefit, and the Commercial Rent assistance for small businesses, among others.
- Application, eligibility, and payment processes vary by region:
 1. [Atlantic Canada Opportunities Agency](#)
 2. [Federal Economic Development Agency for Southern Ontario](#)
 3. [Federal Economic Development Initiative for Northern Ontario](#)
 4. [Canadian Northern Economic Development Agency \(CanNor\)](#)
 5. [Western Economic Diversification Canada \(WD\)](#)
 6. [Canada Economic Development for Quebec Regions](#)

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SUBJECT	SUMMARY	PROGRAM DETAILS
BUSINESS Temporary Wage Subsidy	<ul style="list-style-type: none">• The Temporary Wage Subsidy reduces the amount of payroll deductions some employers are required to remit to the CRA for the next three months.• The Canada Emergency Wage Subsidy and the Temporary Wage Subsidy are two separate programs. Your business may be eligible for both.• NOTE: THE ELIGIBILITY PERIOD FOR THE TEMPORARY WAGE SUBSIDY ENDED JUNE 19TH, 2020.	<ul style="list-style-type: none">• The subsidy is equal to 10% of remuneration paid between March 18, 2020 and June 19, 2020• You are an eligible employer if you are a(n):<ul style="list-style-type: none">○ individual (excluding trusts),○ partnership (see note below),○ non-profit organization,○ registered charity, or○ Canadian-controlled private corporation (including a cooperative corporation) eligible for the small business deduction;○ have an existing business number and payroll program account with the CRA on March 18, 2020; and○ pay salary, wages, bonuses, or other remuneration to an eligible employee (an individual who is employed in Canada)• Your subsidy calculation is based on the total number of eligible employees employed at any time during the three-month period<ul style="list-style-type: none">○ the maximum subsidy is \$1,375 per employee and \$25,000 per employer○ Note: Associated CCPCs will not be required to share the maximum subsidy of \$25,000 per employer• You do not need to apply for the subsidy. You simply reduce your current payroll remittance of federal, provincial, or territorial income tax that you send to the CRA by the amount of the subsidy<ul style="list-style-type: none">○ You cannot reduce your remittance of CPP contributions or EI premiums. You must continue remitting the CPP contributions and EI premiums that you deducted from your employees, as well as your share of CPP contributions and EI premiums, to the CRA• If you receive the subsidy, you must report the total amount as income in the year in which the subsidy is received.• Please refer to the Government of Canada website for full details

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SUBJECT

SUMMARY

PROGRAM DETAILS

BUSINESS
Canada Emergency
Wage Subsidy

- The Canada Emergency Wage Subsidy will cover up to 65% of employee salaries for qualifying businesses.
- The CEWS has been extended to June 21, 2020
- **FBC Members: If you need assistance with applying for CEWS, you can get help through [FBC's REBOOT Program](#).**

- Program details available in this summary are for current periods only. Please contact the Government of Canada for information on previous periods.
- To be eligible to receive the wage subsidy, you must meet all three of the following criteria:
 1. Have had a CRA Payroll account on March 15, 2020.
 - If you didn't have a payroll account, you may still qualify if another person or partnership made remittances on your behalf OR [you purchased all \(or almost all\) of another person's or partnership's business assets](#)
 2. Be of the following types of employers including:
 - Individuals
 - Taxable corporations or trusts
 - persons that are exempt from corporate tax (Part I of the Income Tax Act), other than public institutions:
 - non-profit organizations
 - agricultural organizations
 - boards of trade
 - chambers of commerce
 - non-profit corporations for scientific research and experimental development
 - labour organizations or societies
 - benevolent or fraternal benefit societies or orders
 - registered charities
 - partnerships consisting of eligible employers
 - [Full list is available on the Government of Canada website](#)
 3. Have experienced a drop in revenue
 - Your drop in revenue is calculated by comparing your eligible revenue during the crisis with your [eligible revenue](#) from a previous period (baseline revenue)
- When applying for CEWS, you will need to know which of your employees can be included in your calculation. You will also need to know how much their pay (eligible remuneration) was. [Review employee eligibility here](#)

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SUMMARY

PROGRAM DETAILS

BUSINESS
Canada Emergency
Wage Subsidy

- The Canada Emergency Wage Subsidy will cover up to 65% of employee salaries for qualifying businesses.
- The CEWS has been extended to June 21, 2020
- **FBC Members: If you need assistance with applying for CEWS, you can get help through [FBC's REBOOT Program](#).**

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- Each CEWS claim period is for a specific period of 4 weeks, beginning on a Saturday.
- The wage subsidy does not renew automatically.
- Each period, you must confirm that you're eligible and calculate your amount according to that period's rules before you apply.
- You can review claim period eligibility requirements for revenue reductions when you choose the claim period on the [Government of Canada website](#)
- You can use the online calculator to calculate your subsidy amount

How to Apply:

- Apply through [CRA My Business Account](#) or
- Business representatives may apply using [Represent a Client](#)
 1. Only representatives authorized at Level 2 or 3 will be able to apply
 2. The employer or person financially responsible for the company must sign this [attestation form](#) (PDF). Keep it on file as the CRA may request a copy
- Or sign in using the [Web Forms Application](#)
 1. You will need a [Web Access Code](#) in order to use Web Forms.
- As part of the application process, employers will be required to attest to the requisite reduction in revenue.
- [FBC Summary and Details](#)
FBC Members: If you need assistance with applying for CEWS, you can get help through [FBC's Reboot Program](#).

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BUSINESS
INDIVIDUAL
Canada Emergency
Response Benefit
(CERB)

SUMMARY

- Details provided here refer only to the CERB for eligible workers with self-employment income.

PROGRAM DETAILS

- **Program is now closed and has been replaced by Canada Recovery Benefit (CRB). Summary provided here for informational purposes only. Please go to page 13 for details on CRB.**
- If you are looking for information on transitioning from CERB to Employment Insurance (EI), please go to the [Government of Canada website](#).
- Eligible workers will receive a taxable benefit of \$500/week for up to 28 weeks:
- For the purposes of this benefit, workers are defined as:
 - contract workers and self-employed individuals who would not otherwise be eligible for Employment Insurance (EI)
 - You earned a minimum of \$5,000 income in the last 12 months or in 2019 from one or more of the following sources:
 - employment income; self-employment income; provincial or federal benefits related to maternity or paternity leave
- The Benefit is only available to individuals whose work or income has been disrupted due to reasons related to COVID-19 including:
 - You are in quarantine or sick due to COVID-19;
 - You are away from work to take care of others because they are in quarantine, sick due to COVID-19; and/or
 - You are away from work to take care of children or other dependents whose care facility is closed due to COVID-19
 - It is **not available** if you have quit working voluntarily
- **Retroactive [applications will be being accepted](#) for periods 5 to 7 up to December 2, 2020**
- You may earn income while receiving the CERB, but some restrictions apply to how much you can earn within an eligibility period. If you earn too much, you may need to [return or repay](#) the full payment (\$2,000) for that period.
- Having to repay or not will depend on if you continue to meet the [eligibility criteria](#) for that period. The timing for when you can earn income during your first eligibility period is different than during subsequent periods.
- These benefits are taxable, and you will need to report any payments received on next year's tax filing.
- Visit the [Canada Emergency Response Benefit](#) page online for full details
- [FBC Summary](#)

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BUSINESS
INDIVIDUAL
Canada Recovery
Benefit (CRB)

SUMMARY

- This benefit would provide \$1,000 for a 2-week period for self-employed workers and other workers not eligible for EI.

PROGRAM DETAILS

- The CRB is for self-employed workers and other workers not eligible for EI and who still require income support. [Eligibility requirements](#) for each two-week period applied for:
 - Not working for reasons related to COVID-19
OR
 - Had a 50% reduction in average weekly income compared to previous year due to COVID-19
 - Have not applied for or received any of the following:
 - Canada Recovery Sickness Benefit (CRSB)
 - Canada Recovery Caregiving Benefit (CRCB)
 - short-term disability benefits
 - workers' compensation benefits
 - Employment Insurance (EI) benefits
 - Ineligible for EI
 - Reside and present in Canada
 - At least 15 years old with a valid Social Insurance Number (SIN)
 - Had employment and/or self-employment income of 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 (total or gross pay)
 - Net self-employment income (after deducting expenses)
 - Maternity and parental benefits from EI
 - *Note: disability, loans, scholarships, pension and amounts from other COVID-19 benefits do NOT count as income*
 - Have not voluntarily quit or reduced hours on or after September 27, 2020
 - Must be seeking work during the period, either as an employee or in self-employment
 - Have not turned down reasonable work during the two-week period applied for
- Note: Workers may earn employment or self-employment income while receiving CRB.
 - The CRB has an income threshold of \$38,000
 - Workers will have to reimburse \$0.50 for every dollar of net income earned above \$38,000 on their income tax return for that year

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PROGRAM DETAILS

BUSINESS
INDIVIDUAL
Canada Recovery
Benefit (CRB)

- This benefit would provide \$1,000 for a 2-week period for self-employed workers and other workers not eligible for EI.

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- Workers would receive \$1,000 every two-weeks for a maximum of 26 weeks (13 periods).
 - Note: 10% taxes will be withheld so workers will receive \$900 for a two-week period
 - The 10% tax withheld at source may not be all the tax you need to pay. The total tax due will be dependent upon income earned.
 - CRB payments must be reported as income when filing personal tax return
 - CRA will provide recipients with a T4A tax information slip
- CRA is now accepting applications through [CRA My Account for Individuals](#)
 - Applications can be submitted on the first Monday after the 2-week period the worker is applying for has ended
 - [Period dates are listed online](#)
 - Each period must be applied for separately
 - Applications may be submitted for up to 60 days after the period has ended
- It is recommended that Direct Deposit is set up to receive payments as cheques take 10 to 12 business days to be delivered
- Applications are also being accepted through the toll-free service at 1-800-959-2019, or 1-800-959-2041 from 6AM to 3PM Eastern time
- CRB payments must be returned if workers:
 - applied for the CRB and later found they are not eligible
 - received a payment in error
 - are found to have made a fraudulent claim
 - received one of the following for the same eligibility period:
 - Canada Recovery Caregiving Benefit
 - Canada Recovery Sickness Benefit
 - short-term disability benefits
 - workers' compensation benefits
 - Employment Insurance (EI) benefits
- [Instructions on repayment are provided by the CRA online](#)
- [FBC Summary and Details](#)

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SUBJECT

SUMMARY

PROGRAM DETAILS

BUSINESS
INDIVIDUAL
Canada Recovery
Sickness Benefit (CRSB)

- This benefit would provide \$500 per week for up to two weeks, for workers who are sick or must self-isolate due to COVID-19.

- The Canada Recovery Sickness Benefit (CRSB) gives income support to employed and self-employed individuals who are unable to work because they are sick or need to self-isolate due to COVID-19, or have an underlying health condition that puts them at greater risk of getting COVID-19.
- The following [eligibility requirements](#) must be met for each 1-week period you are applying for:
 - You are unable to work at least 50% of your scheduled work week because you're 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 greater risk of getting COVID-19
 - You did not apply for or receive any of the following for the same period:
 - Canada Recovery Benefit (CRB)
 - Canada Recovery Caregiving Benefit (CRCB)
 - Short-term disability benefits
 - Workers' compensation benefits
 - Employment Insurance (EI) benefits
 - You reside in and are present in Canada
 - You are at least 15 years
 - You have a valid Social Insurance Number (SIN)
 - You 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 (total or gross pay)
 - Net self-employment income (after deducting expenses)
 - Maternity and parental benefits from EI
 - *Note: disability, loans, scholarships, pension and amounts from other COVID-19 benefits do NOT count as income*
- You are not receiving paid leave from your employer for the same period

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SUBJECT

SUMMARY

PROGRAM DETAILS

BUSINESS
INDIVIDUAL
Canada Recovery
Sickness Benefit (CRSB)

- This benefit would provide \$500 per week for up to two weeks, for workers who are sick or must self-isolate due to COVID-19.

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- The CRSB provides a payment of \$500 (before taxes withheld) for each 1-week period you apply for.
 - Note: 10% taxes will be withheld so workers will receive \$450 for each one-week period you apply for
 - The 10% tax withheld at source may not be all the tax you need to pay. The total tax due will be dependent upon income earned.
 - CRSB payments must be reported as income when filing personal tax return
 - CRA will provide recipients with a T4A tax information slip
- You may apply for a maximum of 2 weeks between September 27, 2020 and September 25, 2021
 - The two weeks do not have to be taken consecutively
 - If you become sick or have to self-isolate due to COVID-19 part-way through a period, you can only apply for the period if you missed more than 50% of that work week. If you miss less than that, you need to wait to apply for the next eligibility period.
- CRA is now accepting applications through [CRA My Account for Individuals](#)
 - Applications can be submitted on the first Monday after the 1-week period the worker is applying for has ended
 - [Period dates are listed online](#)
 - Each period must be applied for separately
 - Applications may be submitted for up to 60 days after the period has ended
- It is recommended that Direct Deposit is set up to receive payments as cheques take 10 to 12 business days to be delivered
- Applications are also being accepted through the toll-free service at 1-800-959-2019, or 1-800-959-2041 from 6AM to 3PM Eastern time
- The CRA will accept repayments for CRSB payments received in error or if found you are ineligible.
- [Instructions on repayment provided by the CRA online.](#)
- [FBC Summary and Details](#)

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SUBJECT

SUMMARY

PROGRAM DETAILS

BUSINESS
INDIVIDUAL
Canada Recovery
Caregiving Benefit
(CRCB)

- This benefit would provide \$500 per week, for up to 26 weeks per household to eligible workers who cannot work because they must provide care to children or family members due to the closure of schools, day cares or care facilities.

- The CRCB gives income support to employed and self-employed individuals who are unable to work because they must care for their child under 12 years old or a family member who needs supervised care.
- To be eligible, you must meet all the following conditions for the 1-week period you're applying for:
 - You are unable to work at least 50% of your scheduled work week because you are caring for a family member
 - You are caring for your child under 12 years old or a family member who needs supervised care because they are home for one of the following reasons:
 - Their school, daycare, day program, or care facility or regular care services is closed or unavailable due to COVID-19
 - The person under your care is sick with COVID-19 or has symptoms of COVID-19; is at risk of serious health complications if they get COVID-19, as advised by a medical professional; are self-isolating due to COVID-19
 - You did not apply for or receive any of the following for the same period:
 - Canada Recovery Benefit (CRB)
 - Canada Recovery Sickness Benefit (CRSB)
 - short-term disability or workers' compensation benefits
 - EI benefits
 - You reside in and were present in Canada
 - You are at least 15 years old with a valid Social Insurance Number
 - You 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 (total or gross pay)
 - Net self-employment income (after deducting expenses)
 - Maternity and parental benefits from EI
 - You are the only person in your household applying for the benefit for the week
 - You are not receiving paid leave from your employer for the same period

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SUBJECT

SUMMARY

PROGRAM DETAILS

BUSINESS
INDIVIDUAL
Canada Recovery
Caregiving Benefit
(CRCB)

- This benefit would provide \$500 per week, for up to 26 weeks per household to eligible workers who cannot work because they must provide care to children or family members due to the closure of schools, day cares or care facilities.

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- The CRCB provides a payment of \$500 (before with taxes withheld) **per household** for each 1-week period applied for.
 - Note: 10% taxes will be withheld so workers will receive \$450 for each one-week period you apply for
 - The 10% tax withheld at source may not be all the tax you need to pay. The total tax due will be dependent upon income earned.
 - CRCB payments must be reported as income when filing personal tax return
 - CRA will provide recipients with a T4A tax information slip
 - Only one eligible individual in the same household (living as a family at the same address) can apply for the benefit per week.
- If you're eligible, your payment amount will be the same for each period you've applied for, even if:
 - you are caring for more than one family member who needs supervised care
 - you worked for less than 50% of the work week
- Each household may apply up to a maximum of 26 1-week periods between September 27, 2020 and September 25, 2021
 - The 26 weeks do not have to be taken consecutively
- CRA is now accepting applications through [CRA My Account for Individuals](#)
 - Applications can be submitted on the first Monday after the 1-week period the worker is applying for has ended
 - [Period dates are listed online](#)
 - Each period must be applied for separately
 - Applications may be submitted for up to 60 days after the period has ended
- It is recommended that Direct Deposit is set up to receive payments as cheques take 10 to 12 business days to be delivered
- The CRA will accept repayments for CRCB payments received in error or if found you are ineligible.
- [Instructions on repayment provided by the CRA online.](#)
- [FBC Summary and Details](#)

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SUBJECT

SUMMARY

PROGRAM DETAILS

BUSINESS
INDIVIDUAL
Extending Work Sharing
Program

- The Work-Sharing program is offered to workers who agree to reduce their normal working hours because of developments beyond the control of their employers

- Effective March 15, 2020 to March 14, 2021, and not limited to one specific sector or industry, the Government of Canada is introducing temporary special measures:
 - Extending the maximum duration of the Work-Sharing program from 38 weeks to 76 weeks
 - Mandatory cooling off period has been waived for employers who have already used the Work-Sharing program so that eligible employers may immediately enter into a new agreement
 - Reduce the previous requirements for a Recovery Plan to a single line of text in the application form
 - Reduce the requirement and expand eligibility to employers affected by accepting business who have been in business for only 1 year rather than 2, and eliminate the burden of having to provide sales/production figures at the same time, and
 - Expand eligibility for staff who are essential to recovery, Government Business Enterprises (GBEs) and non-for-profit organization employers
- It is important to understand the Work-Sharing [eligibility criteria](#) and program terms and conditions before applying.
 - Please consult the [Work-Sharing Applicant Guide](#) and provide your employees with a copy of the [Employee Annex](#) before applying
 - The application method varies based on location of the employer. Please refer to [these instructions](#) in to begin your application.
 - An application for a Work-Sharing agreement must be submitted a minimum of 30 days prior to the requested start date.
- [FBC Summary and Details](#)

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SUBJECT	SUMMARY	PROGRAM DETAILS
BUSINESS INDIVIDUAL Canada Summer Jobs Program	<ul style="list-style-type: none">• Temporary changes to the Canada Summer Jobs (CSJ) program.• Update June 1, 2020: The application portal did not re-open. Employers that were approved during the original round of applications for the CSJ 2020 are eligible to participate.	<ul style="list-style-type: none">• NOTE: APPLICATIONS FOR THIS PROGRAM ARE NO LONGER BEING ACCEPTED. THOSE EMPLOYERS APPROVED THROUGH EARLY 2020 APPLICATIONS CAN PARTICIPATE:• The Federal Government will cover up to 100 per cent of minimum wage costs through the summer jobs program (up from 50%)• If the position pays higher than the minimum wage, the government will cover only up to 100% of the minimum wage set by the province in which the job is held• Employment dates must fall between May 11, 2020 and February 28, 2021<ul style="list-style-type: none">○ You must obtain approval from Service Canada before hiring through the Canada Summer Jobs Program• Student Eligibility:<ul style="list-style-type: none">○ Youth between 15 and 30 years of age at the start of the employment and○ a Canadian citizen, or a permanent resident and○ have a valid Social Insurance Number at the start of employment• Employer Eligibility:<ul style="list-style-type: none">○ Both private and not-for-profit sector employers with 50 or fewer full-time employees (30+ hours/week) across Canada○ Sole-proprietors, partnerships and incorporated businesses may apply• Applications are closed.• List of employers that have been approved for funding is published on the Government of Canada (Employment and Social Development) website• FBC Summary and Details

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SUBJECT	SUMMARY	PROGRAM DETAILS
INDIVIDUAL Increase to Canada Child Benefit	<ul style="list-style-type: none">The Government temporarily increased the Canada Child Benefit (CCB) for 2019-20	<ul style="list-style-type: none">Increased benefit:<ul style="list-style-type: none">\$300 per child for 2019-20This benefit will be delivered as part of the scheduled May paymentThose who already receive the CCB do not need to re-applyIf you are not receiving the CCB, application information is available on the Government of Canada websiteDue to the extended tax filing date, it was announced that eligible Canadians, who are presently receiving the Canada child benefit (CCB) payments, will continue to receive these payments until the end of September 2020. Payment amounts will be based on information from 2018 tax return(s) if their 2019 tax return has not been assessed, and the CRA has not had time to calculate benefits and/or credits for the July to September 2020 payment.This benefit was delivered as part of the scheduled CCB payment on May 20.Click for more information on the increase to Canada Child Benefit
INDIVIDUAL Special Goods and Services Tax credit payment	<ul style="list-style-type: none">The Government provided a one-time special payment for low- and modest-income families	<ul style="list-style-type: none">The benefit will increase from<ul style="list-style-type: none">\$443 to \$886 if you're single\$580 to \$1,160 if you're married or living common-law\$153 to \$306 for each child under the age of 19 (excluding the first eligible child of a single parent)\$290 to \$580 for the first eligible child of a single parent.On April 9, 2020, the one-time supplementary GST/HST credit payment was issued. People already receiving the GST/HST credit should have gotten it automatically.The payment is based on your 2018 taxes. You do have to file your 2019 income tax and benefit return to ensure you continue to get your benefits and credits for the July 2020 to June 2021 benefit year.If you are not currently receiving a GST credit and believe you may be eligible, the criteria is available on the Government of Canada website

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SUBJECT	SUMMARY	PROGRAM DETAILS
INDIVIDIAL Support for Seniors: OAS and GIS	<ul style="list-style-type: none">• Tax-free payments for Seniors on Old Age Security (OAS) and/or Guaranteed Income Supplement (GIS)	<ul style="list-style-type: none">• The government is providing a one-time tax-free payment of;<ul style="list-style-type: none">○ \$300 for seniors eligible for the OAS pension with○ an additional \$200 for seniors eligible for the GIS.• This measure would give a total of \$500 to individuals who are eligible to receive both the OAS and the GIS, and will help them cover increased costs caused by COVID-19• There is no need to apply. Payment will be issued during the week of July 6.• All individuals who are eligible to receive the Old Age Security pension or the Guaranteed Income Supplement will receive the one-time payment for seniors.• Payment will be delivered via direct deposit. If you are not enrolled in direct deposit, you will receive a cheque.• Note: The government is temporarily extending GIS and Allowance payments if seniors' 2019 income information has not been assessed.<ul style="list-style-type: none">○ To avoid an interruption in benefits, seniors are encouraged to submit their 2019 income information as soon as possible and no later than by October 1, 2020• Read more on the Government of Canada website
INDIVIDIAL Disability Tax Credit	<ul style="list-style-type: none">• One-time \$600 payment for persons with disabilities	<ul style="list-style-type: none">• This one-time payment will be automatically issued to:• individuals who have an existing valid Disability Tax Credit (DTC) certificate• persons who do not have an existing DTC certificate, but are eligible and apply by September 25, 2020• beneficiaries as of July 1, 2020 of:<ul style="list-style-type: none">○ Canada Pension Plan Disability○ One of the disability supports provided by Veterans Affairs Canada○ Disability Pension○ Disability Award○ Pain and Suffering Compensation○ Critical Injury Benefit○ Rehabilitation Services and Vocational Assistance Program○ Income Replacement Benefit○ Canadian Forces Income Support• Read more on the Government of Canada website

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SUBJECT	SUMMARY	PROGRAM DETAILS
INDIVIDUAL Registered Retirement Income Funds	<ul style="list-style-type: none">Reduced minimum withdrawals from Registered Retirement Income Funds	<ul style="list-style-type: none">The required minimum withdrawals from Registered Retirement Income Funds (RRIFs) has been reduced by 25% for 2020.Read more on the Government of Canada website
INDIVIDUAL Canada Emergency Student Benefit	<ul style="list-style-type: none">The Canada Emergency Student Benefit (CESB) provides support to students and new graduates who are not be eligible for the Canada Emergency Response Benefit or Employment Insurance or unable to work due to COVID-19PROGRAM CLOSED. APPLICATIONS FOR CESB ARE NO LONGER BEING ACCEPTED.	<ul style="list-style-type: none">The CESB provides a payment to eligible students of<ul style="list-style-type: none">\$1,250 for each 4-week period for eligible students or\$2,000 for each 4-week period for eligible students with dependents or disabilitiesThis benefit would be available from May to August 2020.This benefit is for students who do not qualify for the Canada Emergency Response Benefit (CERB) or Employment Insurance (EI).Eligibility:<ul style="list-style-type: none">Please refer to the CESB site for eligibility detailsIf you have already applied or are receiving support from the Canada Emergency Response Benefit (CERB) or Employment Insurance (EI) you are not eligible to apply for the CESB.Eligibility Periods:<ul style="list-style-type: none">Each eligibility period is a 4-week period with a specific start and end date. When you apply, you will receive a payment for the specific eligibility period you applied for.You can only apply for one eligibility period at a time. If your situation continues, you must re-apply for another 4-week period.More information on eligibility periods can be found on the CESB siteApplications open May 15th, 6AM EDT and close September 30, 2020You can apply through your CRA My Account or Service Canada Account<ul style="list-style-type: none">If you have not filed taxes before, you must call 1-800-959-8281 to register your Social Insurance Number (SIN) with the CRAYou can also apply by phone 1-800-959-2019 or 1-800-959-2041 and follow the instructions. You must have your SIN and eligibility periods ready.It is recommended that you set up Direct Deposit to receive your payments.<ul style="list-style-type: none">You can set up Direct Deposit through CRA My Account or directly through your financial institutionMore information on the Canada Emergency Student Benefit can be found on the Government of Canada website

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SUBJECT	SUMMARY	PROGRAM DETAILS
INDIVIDUAL Moratorium on Student Loan Payments	<ul style="list-style-type: none">The repayment of Canada Student Loans will be suspended for six monthsMORATORIUM ENDED SEPTEMBER 30, 2020	<ul style="list-style-type: none">From March 30, to September 30, 2020 Canada Student Loan repayments will be suspended<ul style="list-style-type: none">All student loan borrowers are eligible, no application is requiredNo payment will be required, and pre-authorized debits will stopInterest will not accrue during this timePayments will resume after September 30If you would like to continue paying your Student Loan during this time, please contact National Student Loan Service Centre (NSLSC) or Canada Apprentice Loan Service Centre (CALSC)
INDIVIDUAL Canada Student Grants	<ul style="list-style-type: none">In response to increased need for the coming 2020 to 2021 school year, the maximum amount of Canada Student Grants will be doubled.This program is pending government approval	<ul style="list-style-type: none">Pending government approvals, the new measures will come into effect on August 1, 2020 and be available to students for 1 year:<ul style="list-style-type: none">The Canada Student Grant for Full-Time Students will increase up to a maximum of \$6,000 and the grant for part-time studies to \$3,600.The Canada Student Grants for Students with Permanent Disabilities and Students with Dependants will also be doubled.More information can be found on Canada Student Grants and Loans
INDIVIDUAL Fall 2020-2021 Support for Students	<ul style="list-style-type: none">Changes to Canada Student Grants and Loans have been introduced so students facing financial challenges from COVID-19 can access and afford post-secondary education.These programs are pending government approval	<ul style="list-style-type: none">Increasing the Cap on Student Loans:<ul style="list-style-type: none">For the 2020 to 2021 school year, the weekly maximum loan limit will increase from \$210 to \$350.As a result, students could receive up to \$11,900 in Canada Student Loans to help them meet the rising cost of post-secondary education.Apply Student Loans through your province or territory of residenceExemption from student and spousal contribution For the 2020 to 2021 school year, students will not be required to make their fixed student contribution; no spousal contribution would be required either.

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SUBJECT

INDIVIDUAL
Canada Student
Services Grant

SUMMARY

- The Canada Student Service Grant (CSSG) supports post-secondary students and recent graduates as they volunteer to serve in their communities' COVID-19 response and gain valuable experience.
- **PROGRAM CANCELLED**
- **Program Details is an archived description of the Canada Student Services Grant prior to closing.**

PROGRAM DETAILS

- The CSSG will provide these volunteers with a one-time payment of between \$1,000 and \$5,000 based on the number of hours they serve.
- To learn more and find not-for-profit organizations looking for help during the pandemic, post-secondary students and recent graduates can use the new [I Want to Help](#) platform.
- Deadline for volunteers to apply is August 21, 2020
- **Volunteer eligibility:**
 - Be a Canadian citizen, permanent resident, refugee, First Nations, Metis or Inuit aged 30 years old or younger.
 - You must be aged 30 or under as of December 31st, 2020.
 - Be enrolled part time or full time in a recognized post-secondary education program in Spring/Summer 2020 or Fall 2020, or have completed your post-secondary studies in December 2019 or later.
 - Students who study abroad are also eligible, but they must be currently living in Canada.
 - Application is also open to students and recent graduates who are employed, and those who are receiving the [Canada Emergency Student Benefit](#) (CESB) or a [microgrant from the Canada Service Corps program](#).
 - If you receive or have received the Canada Emergency Response Benefit (CERB), you are **not eligible** for the Grant
 - For more information and details on how to apply, go to "[Becoming a volunteer](#)"
- **Organizations eligible to recruit volunteers:**
 - Registered charities
 - Not-for-profit organizations
- Eligible organizations must register through the [I Want to Help online portal](#)
- For more information and details on how to register and post opening for volunteers, go to "[Recruiting Volunteers](#)"