**On April 1, the Government of Canada announced details of two key components of the financial relief that it is offering individuals and businesses to stem the impacts of COVID-19.**

**This program is the solution for all wage earners impacted by COVID-19.**

**THE BASICS:**

CERB is a $2000 per month benefit available to persons in Canada who are unemployed or unable to work as a result of COVID-19 in the period following March 15. People qualify either as traditionally eligible for Employment Insurance or as traditionally ineligible: self-employed, contract workers or freelancers.

* **If you are eligible for EI,** applications are being currently processed through Service Canada.
* **If you are ineligible for EI,** applications will be available after April 6 on the Canada Revenue Agency (CRA) website.
* **PLUSES:** All wage earners in Canada that have lost their income (from one or multiple sources) because of COVID-19 can apply.
All people will receive the same benefit regardless of what amount they were earning before their work was impacted by COVID-19 and after March 15.
All people who applied before April 6 will be automatically switched into the CERB benefit.
Automatic payments are anticipated to start coming through in 3-5 days after April 6 or after application, whichever is later. Cheques will arrive in approx. 10 days.
* **MINUSES:** People who lost their employment prior to March 15 are not eligible for the benefit.

**BENEFIT AMOUNT IS THE SAME FOR EVERYONE:**

If you have been lost your income because of COVID-19, you will be paid the amount from the Canada Emergency Response Benefit (equivalent of $500/week).

**GOVERNMENT OF CANADA DETAILS:**

www.canada.ca/coronavirus-cerb

**THE DETAILS:**

**Who is Eligible?**

The Benefit is only available to individuals who stopped work as a result of reasons related to COVID-19 on or after March 15, 2020. Including:

* All wage earners including freelancers, contract workers and self-employed people.
* Canadians and Legal Residents (including Temporary Foreign Workers) who lost their jobs, been furloughed, got sick, are under quarantine or have to stay home because of school closures.

**What are the individual requirements?** People must have had an income of at least $5,000 in the 12 months prior to the date of their application.

People must be without employment income for at least 14 consecutive days within the initial four-week period and have no work thereafter.

**Who isn’t eligible?**

1. People have stopped working but not because of COVID-19 or who were let go or furloughed prior to March 15, 2020
2. People who quit their job voluntarily.

**What is the Benefit Amount?**All applicants, either EI eligible or non-traditionally eligible, receive income support of $2000 for a block of 4 weeks, for up to 16 weeks. All applicants receive the same benefit regardless of pre-COVID-19 weekly earnings.

**What date do the benefits start?** Benefits can be retroactive to March 15, 2020.

**When can people expect payments?**

Direct deposit: 3-5 days after application

By cheque: about 10 days after application

**Is the Benefit Taxable?** No tax will be deducted at source BUT your income, including CERB, will be taxable for the 2020 tax year.

**What do I have to do to stay on the benefit?** Each applicant will be required to check in monthly to re-confirm unemployment or employment status.

 **Process for Employment Insurance (EI) Eligible Workers x**

Employees who have worked at least 700 insurable hours in the past year are EI eligible.

They can apply immediately for the CERB benefit through Service Canada at [www.canada.ca/en/services/benefits/ei.html](http://www.canada.ca/en/services/benefits/ei.html) Call 1-800-206-7218

Or through the CERB portal after April 6, 2020.

**What do I need to apply?** A Record of Employment (ROE) saying you've been laid off by your employer, your social insurance number, email address and proof of identity.

**How much time does it take?** Once you get on the site, the Government of Canada says it takes about 60 minutes so set aside the appropriate of time.

 **Process for freelance, contract worker or self employed not normally eligible for EI .**

Register to Canada Revenue Agency before Monday, April 6 to speed up the process. Apply through the CERB portal once it opens on April 6. [www.canada.ca/coronavirus-cerb](http://www.canada.ca/coronavirus-cerb)

**What do I need to apply?** Provide proof of identity and social insurance number.

 **Process for people quarantined, sick, a family member is sick, or I have to stay home**

 **because of school closures**

Register to Canada Revenue Agency before Monday, April 6 to speed up the process. Apply through the CERB portal once it opens on April 6. www.canada.ca/coronavirus-cerb

**What do I need to apply?** Provide proof of identity and social insurance number.
No medical note required.

**IMPORTANT: What day should I apply through the CERB portal?**

**Apply Monday, April 6:** If you were born in January, February or March

**Apply Tuesday, April 7:** If you were born in April, May or June

**Apply Wednesday, April 8:** If you were born in July, August or September

**Apply Thursday, April 9:** If you were born in October, November or December

Open Application from Friday, April 10. Applications will be open throughout the weekend.