FINANCIAL SUPPORT RESOURCES DURING COVID-19
Guide for Graduate Students

Updated on May 14, 2020

DISCLAIMER: This guide is an overview of various programs and supports that have been announced by internal SFU sources, and the Federal and Provincial (British Columbia) governments in response to the COVID-19 pandemic that may be relevant to graduate students. It is not intended to be a comprehensive review of all government programs or initiatives targeting the various impacts of COVID-19. It is also not intended to provide financial advice. This document will be updated as new information becomes available, please refer to the relevant government websites for the most up-to-date and complete information.

Financial Resources at SFU

GPS Scholarships and Awards
Merit based scholarships administered by Graduate and Postdoctoral Studies are open now in GA3. SFU donor awards are also now open.

Award Payments and Refunds
Award payments and refunds will continue in accordance with the graduate awards payment schedule. Ensure you sign-up for direct deposit to receive your payment/refund.

Aboriginal Emergency Assistance Program
Connect with a member of the administrative staff in the Indigenous Student Centre for further details on eligibility requirements and how to apply for this program.

Employment and Co-op Opportunities
SFUs Career and Volunteer Services has a summer employment opportunities and working remotely page that is continuously updated.

Financial Aid and Awards Office
The Financial Aid and Awards Office supports graduate students with financial need.

The Summer 2020 Bursary application is open for all new and current graduate students (both domestic and international). The deadline to apply and submit your completed application is Friday, May 22nd, 2020 (11:59 pm PST).

• To apply, login to go.sfu.ca
   Click Self-service ->Student Centre ->Apply for Bursaries/Work-Study

You’ll be notified around the week of June 29th, 2020 on the decision.

If you can’t find an answer to your questions on their website, please connect with a member of the financial aid and awards advising staff: 778-782-6930 or fiassist@sfu.ca

Additional Support and Information

SFU’s Morris J. Wosk Centre has put together a comprehensive website of information and resources. Learn more wegotchu.ca

Indigenous Funding is available through the Indigenous Mentorship Network of the Pacific Northwest.
Federal Financial Sources

If you are a domestic student or permanent resident, you may be eligible for the Canada Emergency Student Benefit (CESB).

Currently, most graduate students do not qualify for support through the other two primary income relief programs: the Canada Emergency Response Benefit (CERB) and Employment Insurance (EI) as these programs apply to workers who had, and lost, all employment or self-employment income as a result of the COVID-19 pandemic (through job loss, illness/quarantine, or caregiving obligations). If you cannot demonstrate total employment income loss, it is unlikely that you will qualify. You are not eligible for CERB if you quit your job voluntarily.

Some graduate students may be eligible for other government benefits that are being increased as a result of COVID-19. These include the GST/HST tax rebate, and the Canada Child Benefit (CCB).

Most importantly, you should file your 2019 taxes, and if applicable, your 2018 taxes. The deadline for filing your 2019 tax return is extended to June 1, but filing your taxes promptly will ensure that future entitlements, such as the Goods and Services Tax (GST) credit and the Canada Child Benefit (CCB), will be properly determined.

Ensure that your address and direct deposit information is up-to-date. This can be done through My Account for Individuals at the Canada Revenue Agency (CRA).

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**Canada Emergency Student Benefit (CESB)**

The CESB provides financial support to students (domestic and permanent resident) and new graduates who are not eligible for the Canada Emergency Response Benefit or Employment Insurance or unable to work due to COVID-19.

You cannot apply for the CESB if you already applied for the CERB or EI.

This benefit provides $1,250 per month for eligible students or $2,000 per month for eligible students with dependents or disabilities.

This benefit is available from May to August 2020. Applications open May 15 2020.

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**Canada Emergency Response Benefits (CERB)**

The CERB provides support to workers who have stopped working and are without employment or self-employment income for reasons related to COVID-19. This taxable benefit is available from March 15, 2020 to October 3, 2020 and provides $500 per week ($2,000 per month) for a maximum 16 weeks.

To qualify for the CERB, you must:
- Reside in Canada and be at least 15 years old;
- Stopped working because of COVID-19;
- Had income of at least $5,000 in 2019 or in the 12 months prior to applying;
- Be, or expect to be, without employment or self-employment income for at least 14 consecutive days

Eligible reasons for stopped working may include:
- being let go from your job or your hours have been reduced to zero
- 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 or sick due to COVID-19
- you are away from work to take care of children or other dependents whose care facility is closed due to COVID-19

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**International Students**

If you are an international student who is not a Canadian citizen or a permanent resident and you worked in paid employment in the last 12 months, you may be eligible to receive the CERB if you meet the other eligibility requirements (including the requirement that you reside in Canada and have a Social Insurance Number). Refer to Section 2.1 for details. Currently, there are no other specific government supports related to COVID-19 available for international students.

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Federal Financial Sources

**Employment Insurance (EI)**
There is a single point of application for CERB and EI (regular and sickness benefits)

- **EI regular benefits** are meant to cover workers who have lost their job or were laid off without pay.
- **EI sickness benefits** cover workers who need to take sick leave not covered by their employer.
- For both regular and sickness benefits, there are requirements related to hours worked and payment into the EI program.
- Learn more about eligibility.

If you qualify for other types of EI benefits (e.g. maternity, parental, compassionate care or family caregiver), you must apply through the normal channels. These benefits will continue to be covered by EI and are not replaced by CERB.

**Support for Individuals and Families**

- Temporary salary top-up for low-income essential workers.
- Increasing the Canada Child Benefit.
- Special Goods and Services Tax credit payment.
- Extra time to file income tax returns.
- Mortgage payment deferral.

Learn more

**Support for Indigenous People**

- Addressing immediate needs in Indigenous communities.
- Supporting Indigenous communities public health needs and preparedness.
- Making personal hygiene products and nutritious food more affordable.
- Providing support to Indigenous post-secondary students.

Learn more

**Provincial (British Columbia) Financial Sources**

The following provincial government supports are currently available for individuals and families in response to the COVID-19 pandemic.

**Education**

- B.C. student loan payments are frozen for six months until September 30, 2020.
- The Government of Canada has paused the repayment of Canada Student Loans until September 30, 2020, with no accrual of interest.
**Provincial (British Columbia) Financial Sources**

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### Employment & Finances

- **Apply** for the $1,000 B.C. Emergency Benefit for Workers
- **A one-time enhancement** to the climate action tax credit will be paid in July 2020 for moderate to low-income families
- Employers must excuse workers for sickness without requiring a doctor’s note
- Taking **unpaid, job-protected leave** due to COVID-19
- **Emergency supports** for people on income assistance, disability assistance, and low-income seniors
- Government of Canada support for the Canada Summer Jobs program

### Housing and Monthly Bills

- **Support for renters and landlords** include a new temporary rental supplement, halting evictions and freezing rents
- **BC Housing** has temporarily suspended evictions of tenants in subsidized and affordable housing
- **Mortgage Deferrals**; Homeowners facing financial stress may be eligible for a mortgage payment deferral for up to 6 months. To determine your eligibility, you will need to discuss this with your bank or mortgage professional
- BC Hydro customers can **defer payments**, **access grants** and receive **three months of free credit** to help pay their hydro bills

### Child Care, Children & Youth

- Parents who can should care for their children at home, **child care provider fees will not be charged**
- Families of children and youth with special needs can access **emergency relief funding**, review COVID-19 program changes

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This document has been adapted from information compiled and published freely by Dr. Jennifer Robson, Associate Professor of Political Management at Carleton University. You can read the original document [here](https://t.co/m0dXFYIZwk). Dr. Robson is not affiliated with this website or its publishers. Any errors or omissions in adapting Dr. Robson’s are the sole responsibility of SFU.