

# Applying for the Canada Emergency Response Benefit (CERB)

April 7, 2020 - Applications began to be accepted for the Canada Emergency Response Benefit ("CERB") on April 6, 2020. The CERB will provide eligible individuals a payment of \$2,000 for a 4-week period (equivalent to \$500 a week) for up to 16 weeks.

The Government stated that payments will be processed within 3 business days if the applicant has signed up for direct deposit with the Canada Revenue Agency ("CRA"). If the applicant has not signed up for direct deposit, the applicant should expect to receive payment in about 10 days.

The Government acknowledged yesterday that there are many groups of people not benefiting from the CERB who probably should. The Government is looking at how they can increase pay for individuals in those groups. The Government is currently in the process of drafting its second piece of emergency legislation to fine-tune and further expand financial assistance measures related to the COVID-19 pandemic.

## Who can apply?

- You reside in Canada
- You are 15 years old or more when you apply
- You have not quit your job voluntarily
- You did not apply for, nor receive, CERB or EI benefits from Service Canada for the same eligibility period
- 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

## For your first CERB application:

- You have stopped or will stop working due to reasons related to COVID-19
- For at least 14 days in a row for the period you are applying for, you will not receive:
  - employment income
  - self-employment income
  - provincial or federal benefits related to maternity or paternity leave

## For your subsequent CERB applications:

- You continue to not work due to reasons related to COVID-19
- For the 4-week period you are applying for, you will not receive:
  - employment income;
  - self-employment income; or
  - provincial or federal benefits related to maternity or paternity leave.

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For further information on how we can help you, please contact your SLF advisor or call 416.785.5353

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## Periods of Eligibility

4 week period cycle	Period dates
1	March 15, 2020 to April 11, 2020
2	April 12, 2020 to May 9, 2020
3	May 10, 2020 to June 6, 2020
4	June 7, 2020 to July 4, 2020
5	July 5, 2020 to August 1, 2020
6	August 2, 2020 to August 29, 2020
7	August 30, 2020 to September 26, 2020

## How to Apply

- Online with CRA's My Account Portal
- Over the phone with an automated phone service, call 1-800-959-2019 or 1-800-959-2041

## When to Apply

Your Month of Birth	Apply for CERB on	Days to apply
Jan, Feb, or Mar	Mondays	April 6
Apr, May, or Jun	Tuesdays	April 7
July, Aug, or Sept	Wednesdays	April 8
Oct, Nov, or Dec	Thursdays	April 9
Any month	Fridays, Saturdays and Sundays	

The Government has provided a comprehensive guide on their website with respect to the CERB. Below is a link to this comprehensive guide for additional details.

<https://www.canada.ca/en/services/benefits/ei/cerb-application.html>

For additional details, please contact your SLF advisor or call us at 416.785.5353

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