

# **Newcomer Finances Toolkit**

# **Government Support Programs**

## **Worksheets**



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## Government Support Programs

The government has many programs to help people, such as low-income people or people with disabilities.

Some programs are for people anywhere in Canada.

Some programs are for people in a local area or in a province or territory.

Your local settlement agency, community health centre, Social Services Office, Social Assistance Office, or Welfare Office has information about local programs to help people.

There are programs to help people find housing they can afford.

Some programs give people money to live if they don't have a job, called social assistance or welfare.

Some programs help low-income families to get children's teeth fixed.



You have to apply for support programs.

There are **rules** about who can get money from support programs.

Usually it depends on how much income you have.

Often it depends on your immigration **status** (such as permanent resident, visitor, refugee claimant).

Sometimes it depends on other things, like how old you are or if you have a disability.

If you need help, you should call or go yourself to see if there is a program for you.

Other people may not know all the rules or the rules may have changed.

You should also go right away.

Some programs take a few weeks or more to start. Sometimes you won't be **eligible** if you wait too long.

Some programs have many rules, like Employment Insurance (EI).

You pay into EI when you have a job.

You must pay into EI before you can get payments if you lose your job, get very sick, or become disabled.

But the number of weeks you need to pay into EI is different depending on where you live, if it is your first job, and other things.

So you need to find out if you are eligible. You may be eligible even if other people you work with are not eligible.

## Immigration Loans Program

Citizenship and Immigration Canada (CIC) gives loans to newcomers to help with the costs of immigration.

Most loans go to Convention refugees and protected persons who are accepted outside Canada.

If you are sponsoring immediate family members to come to Canada, you can apply for an Immigration Loan Program loan.

You must be 18 years old or more to apply for a loan.

You can apply for your dependants (spouse or common-law partner, your children under 22, and their children under 22).

You must show that you need the loan and you will be able to pay it back. For refugees outside Canada, CIC may ask the sponsor to help with the payments or find a sponsor who can help.

For refugees outside Canada with special needs (such as single parent families, large families, and disabled people), CIC can decide to give some money to help pay the costs of immigration.

**Admissibility** loans help to pay for medical examinations and travel documents for Convention refugees and protected persons and their family dependants outside Canada.

**Transportation** loans help to pay for transportation to Canada. They do not include costs for excess baggage, shipping of personal goods, or transportation of animals.

People in most immigration categories can apply for a transportation loan.

You can apply for admissibility and transportation loans at an immigration office in Canada or at a visa office outside Canada.

**Assistance** loans help to pay for settlement costs, such as housing rental, telephone deposits, and work tools.

You must be a permanent resident, Convention refugee, or person being processed for permanent residency to apply for an assistance loan.

You can apply for an assistance loan at the settlement division of an immigration office in Canada.

**Right of Permanent Residence Fee (RPRF)** loans help newcomers pay the fee for their permanent residence application (**not** the processing fee).

Refugees do not pay the RPRF.

In Canada, you can apply for an RPRF loan for your dependants if you are a live-in caregiver or a family class sponsor.

You can also apply for an RPRF loan if you have a temporary resident permit.

Outside Canada, you can apply for an RPRF loan for dependants in the family-class category.

An approved RPRF loan covers the full amount of the Right of Permanent Residence fee. You can't combine a cash payment with a loan.

If you have been in Canada for more than 3 years, you must show that you can't get a loan from the bank.

You can apply for an RPRF loan in Canada from the Case Processing Centre in Vegreville or from a visa office outside Canada.

### **Getting Help**

If you can't get a loan from the Immigration Loan Program because the amount is too big, you can ask for help from a sponsorship organization (a group that sponsors refugees).

You can also get help from family, friends, or a community group.

They can agree to make a **lump-sum** payment before the loan begins or monthly payments during the loan period to help you pay the loan.

If you can get help to pay, you may be able to get the loan.

### **Approved Loans**

If you are in Canada and your loan application is **approved**, CIC will contact you for an interview to explain the loan. Then you sign the loan agreement.

When you sign the loan agreement, you are legally responsible to pay back the loan.

### **Loan Payments**

Refugees and protected persons accepted outside Canada don't pay interest at the beginning of their loan (from 1 to 3 years).

Other immigrants who get a loan start to pay interest right away.

The interest rate is set when the loan starts.

CIC will tell you how much you need to pay every month.

If you can't pay your monthly instalment, contact CIC right away to see if you can **defer** payments.

## GST/HST Credit

The GST/HST credit is a tax-free payment for people with low or modest incomes.

It gives back part or all of the GST or HST that you pay when you buy things.

You must be a resident of Canada (according to CRA – not a CIC resident).

You must be:

- 19 years old or older, **or**
- Less than 19 and have (or had) a spouse or a common-law partner, **or**
- Less than 19 and have (or had) a child and you live (or lived) with the child

You must file an income tax return every year to get the credit, even if you have no income.

On page 1 of your return, check the “Yes” box in the GST/HST application spot.

If you have a spouse or common-law partner, only one of you can apply for the credit. You will get the same amount no matter who applies.

When you apply for the GST/HST credit, the CRA will check to see if you can get any provincial or territorial credits too.

If you didn't apply on your income tax return, you can send an adjustment request or call 1-800-959-8281.

If you are a newcomer, you can apply for the GST/HST credit before you file your first income tax return. You send an application to your tax centre.

If your marital status changes, you must tell CRA because it may change your GST/HST credit payments.

You can get the credit for a child under 19 years old if the child:

- Is your child or is dependent on you or your spouse or common-law partner for support, **and**
- Lives with you, **and**
- Has never been a parent of a child and lived with that child, **and**
- Has never had a spouse or common-law partner

To register your child for the GST/HST credit, you fill out a Canada Child Benefits Application form. If you already get the Canada Child Tax Benefit, the child is already registered for the GST/HST credit.



## **Housing Programs**

### **Rent Bank**

Some cities have a Rent Bank.

Rent banks are for people who normally pay their rent, but are having trouble paying for one month.

If you have trouble paying the rent, you can ask the rent bank for help.

### **Utilities Bank**

The utilities bank is for people who have problems paying their heating or electricity bills.

Sometimes the utility company has a fund of money and you call them if you are having problems paying the bills.

Sometimes the money comes from a local government office or with social assistance payments.

### **Homeowner Residential Rehabilitation Assistance Program**

This program is to help low-income homeowners with home repairs for health and safety.

Your home must be at least 5 years old.

It must need work on the heating, structure, electricity, plumbing, or fire safety, or because of overcrowding (too many people).

All the needed repairs must be done so that the home will last at least 15 years.

You may need to pay for some of the repairs if they will cost more than the loan.

You must get the loan approved before you start the repairs.

The loan doesn't have to be repaid if you stay in the home for up to 5 years.

The amount depends on the cost of the repairs and on where you live.

### **GST/HST New Housing Rebate**

This program gives back part of the GST (about 1.5%) paid for a newly built house or a house that was rebuilt inside.

You can get this rebate on a house you built or you bought.

You can get it on a house with big changes inside or a big addition.

You can also get this rebate when you rebuild a home that was destroyed by fire.

If you buy a share of the capital stock in a newly-built coop housing project, you can get a rebate.

## Working Income Tax Benefit

The Working Income Tax Benefit (WITB) is for low-income people who earned income from employment or business.

You must file an income tax return.

You must be:

- 19 years old or more on December 31 of the year that you are applying for
- A resident of Canada throughout that year (according to CRA – not CIC)

If you are less than 19 but you have an eligible spouse or a child who lives with you, you can get the WITB.

If you have a spouse or common-law partner, you must apply together.

You can't get the WITB if:

- You don't have an eligible dependant and you were a full-time student for more than 13 weeks in that year
- You were in prison for more than 90 days
- You don't have to pay income tax because you are an officer or a servant of another country (such as a diplomat or a family member or employee)

If you are eligible for the WITB and the Disability Tax Credit, you may be able to get a disability supplement.

Your working income must be over \$1,750 to get the disability supplement.

You can get some of the WITB in advance.

You will get the rest of the WITB after you file your income tax return.

One person in the family can get an advance payment for the disability supplement.

You must apply every year to get WITB advance payments.

You cannot apply for WITB advance payments if you became a resident of Canada in that year or stopped being a resident in that year.

If your marital status changes, you must tell the CRA because it may change your payments.

## Programs for Children

### Canada Child Tax Benefit

The CCTB gives families money every month for children under 18 years old.

The CCTB is for low and moderate-income families. Most Canadian families get the CCTB.



You must be:

- Living with the child, and the child must be under 18, **and**
- The person who is responsible for the child, such as looking after the child's daily activities and needs (mostly the mother, but sometimes the father, a grandparent, or a **guardian**), **and**
- A resident of Canada (have residential ties according to CRA)

You or your spouse or common-law partner **must be** a Canadian citizen or have CIC papers as a permanent resident, a protected person, or a temporary resident who has lived in Canada for the last 18 months and has a valid permit on the 19<sup>th</sup> month (other than one that says “does not confer status”). If your marital status changes, you need to tell CRA because it may change how much CCTB you should get.

You must fill out a “Status in Canada/Statement of Income” form if:

- You or your spouse or common-law partner are not Canadian citizens, **or**
- You or your spouse or common-law partner have become new Canadian citizens in the last 12 months, **or**
- You or your spouse or common-law partner have become residents of Canada in the last 2 years, **or**
- You or your spouse or common-law partner have moved back to Canada and re-established residential ties

You must fill out a “CCTB – Statement of Income” if your spouse or common-law partner is a non-resident of Canada for any year or part of the year.

You must provide proof of birth if this is the first time you are applying for a child who was born outside Canada or who was born in Canada but is more than one year old.

You should apply for the CCTB when your child is born, a child starts to live with you, or you become a resident of Canada.

You should still apply even if you think your family income is too high to get the CCTB.

You and your spouse or common-law partner must **both** file an income tax return every year to get the CCTB, even if you have no income.

You can apply for the CCTB before you file your first income tax return by sending an application to your tax centre.

When you apply for the CCTB, the CRA will check to see if you can get any provincial or territorial benefits too.

### **National Child Benefit Supplement**

The National Child Benefit Supplement comes with the CCTB.

It is for low-income families with children.

You must meet the same requirements as for the CCTB.

### **Universal Child Care Benefit**

The UCCB gives parents \$100 a month for every child under 6 years old.

If you have 3 children under 6 years old, you get \$300 every month.

You must meet the same requirements as for the CCTB.

If you already applied for the CCTB, you don't need to apply for the UCCB.

If you don't get the CCTB because your family income is high, you can apply for the UCCB with the CCTB application form.

The UCCB is taxable. If you have a spouse, the spouse who has the lower net income must declare the UCCB.

### **Child Disability Benefit**

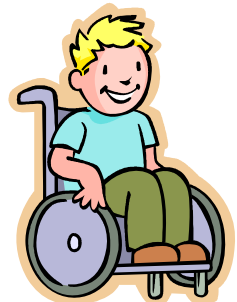
The CDB is for families caring for a disabled child under 18 years old.

To get the CDB, your child must have a lot of difficulty with everyday things like walking, dressing, seeing, or hearing.

A qualified person (like a doctor or speech therapist) must sign a document to say that the child is eligible for the Disability Tax Credit before you can get the CDB.

You must be eligible for the CCTB to get the CDB.

The amount you get depends on your family income.



## **“You’re Not Eligible!”**

### ***Sarah’s Problem***

Sarah was married to a Canadian citizen.

Her daughter is a Canadian citizen.

Sarah’s marriage ended.

Sarah had a temporary work visa and an application to CIC to stay in Canada.

Sarah applied for child benefits for her daughter.

She thought she was eligible because she had a temporary work visa.

She got child benefits from the Canadian government and from the province.

Sarah worked hard, went to school, and paid taxes.

Then the government told her, “There is a mistake. You should not get child benefits. You must pay back the money.”

Now she owes more than \$10,000.

Sarah doesn’t know how she will pay back the money.

### ***Ruth’s Problem***

Ruth has six young children.

Ruth’s husband promised to sponsor her to become a permanent resident, but he never did.

After years of abuse, Ruth and the children left their house.

Ruth was still getting child benefits, but she wasn’t eligible anymore.

Ruth didn’t know that she wasn’t eligible for child benefits.

Now she owes \$30,000.

## Programs for Students

When you go to college or university, you must pay fees.

You can get loans or other money to help you pay for college or university.

### Student Loans

There are Canada Student Loans and student loans from provinces and territories.

You don't pay interest on the loans while you are in school if you are a full-time student.

When you finish school, you must start to pay the loan back after 6 months.

If you are a part-time student, you will be charged interest on the loan while you are in school, but you don't have to pay until you finish school.

The amount you get depends on your family income.

You must apply every year that you are in school.

### Grants, Bursaries, and Scholarships

Grants, bursaries, and scholarships do not have to be paid back.

You can get grants, bursaries, and scholarships from the government, schools, and private organizations.

Some are based on your family income, some on your grades at school, and some on other things.

### Canada Student Grants

The Canadian government gives grants to help students pay for college or university.

Students from most provinces and territories can get these grants, but not students from the Northwest Territories, Nunavut, and Quebec.

The Northwest Territories, Nunavut, and Quebec have their own programs to help students pay for college or university.

You must apply for a Canada Student Loan to get these grants.

If you are eligible for a Canada Student Loan, your application will be **assessed** for most of these grants automatically.

There are seven kinds of Canada Student Grant. You can get more than one grant at the same time, if you are eligible.

You can get these grants every year, if you are still eligible.

The grant money is paid at the beginning and in the middle of the school year.

- ***Grant for Students from Low-Income Families***

This grant is for full-time students who are from low-income families. The student must be in a program that lasts two years or longer at a college or university.

The grant gives the student \$250 per month of study, up to \$3000 per year.

- ***Grant for Students from Middle-Income Families***

This grant is for full-time students who are from middle-income families. The student must be in a program that lasts two years or longer at a college or university.

The grant gives the student \$100 per month of study, up to \$1200 per year.

- ***Grant for Students with Dependants***

This grant is for full-time students who are from low-income families. The student must be in a program that lasts at least 12 weeks at a college or university.

The student must have a dependant who is less than 12 years old at the beginning of the period of study.

The grant gives the student \$200 per month per dependant.

- ***Grant for Part-Time Studies***

This grant is for part-time students who are from low-income families. The student must be in a program that lasts at least 12 weeks at a college or university.

The grant gives the student up to \$1200 per year.

- ***Grant for Part-Time Students with Dependants***

This grant is for part-time students who are from low-income families. The student must be in a program that lasts at least 12 weeks at a college or university.

The student must have borrowed at least \$4000 in Canada Student Loans and be assessed as needing more than the Grant for Part-Time Studies.

The student must have a dependant who is less than 12 years old at the beginning of the period of study.

The grant gives the student a maximum of \$40 per week if the student has one or two dependants.

The grant gives the student a maximum of \$60 a week if the student has three or more dependants.

The maximum amount of the grant is \$1,920 per year.

- ***Grant for Students with Permanent Disabilities***

This grant is for full-time or part-time students with permanent disabilities. You must apply for this grant when you apply for your Canada Student Loan.

You must show proof of your disability (doctor's certificate, psycho-educational assessment, document showing federal or provincial disability assistance).

The grant gives the student \$2000 per year.

- ***Grant for Services and Equipment for Students with Permanent Disabilities***

This grant is for full-time or part-time students with permanent disabilities. You must apply for this grant when you apply for your Canada Student Loan.

You must show proof of your disability (doctor's certificate, psycho-educational assessment, document showing federal or provincial disability assistance).

A qualified professional must write down what services and equipment you need.

You must show the exact cost of the services or equipment in writing.

The grant gives the student up to \$8000 per year.

## **Programs for Youth**

### **Service Canada Centre for Youth**

The Service Canada Centres for Youth help students to find summer jobs. They have job postings from employers. They also help with resumes and interview skills. They give ideas about how to look for a job.

### **Federal Public Sector Youth Internship Program**

This program is for Canadian citizens and permanent residents between 15 and 30 years old.

You can be in this program even if you didn't finish high school.

You may also have finished high school or college or university.

You don't need work experience.

You must be unemployed or underemployed (in a job that doesn't use all your skills).

Interns work in the government. You can work in many areas, such as agriculture, the arts, and the environment.

Interns get work experience and they have a mentor who gives them advice on their work.

## **Programs for People with Disabilities**

The government has many programs to help people with disabilities. These programs are for people who have a lot of difficulty with everyday things like walking, dressing, seeing, and hearing. There are many tax deductions and tax credits on your income tax return.

### **Canada Pension Plan Disability Benefits**

If you paid into CPP and you are disabled, you may get monthly payments. Your children under age 18 (or between 18 and 25 if they are full-time students) could get a monthly payment.

You must apply for CPP disability benefits.

If you worked in another country, you may get disability benefits from that country or from Canada.

Canada has agreements with many countries about disability benefits.

If you paid into the social security plan for another country and Canada has an agreement with the country, you could get disability benefits.

### **Homeowner Residential Rehabilitation Assistance Program**

This program is to help low-income homeowners or landlords with home repairs to make the home accessible for a person with a disability.

The work must be related to the disability.

You must apply for the program.

All the needed repairs must be done so that the home meets health and safety requirements.

You may need to pay for some of the repairs if they will cost more than the loan.

You must get the loan approved before you start the repairs.

The loan doesn't have to be repaid if you stay in the home for up to 5 years.

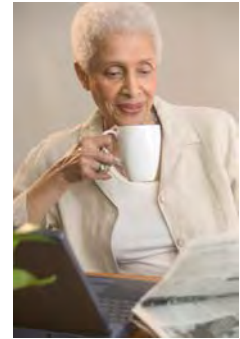
The amount depends on the cost of the repairs and on where you live.

## Programs for Seniors

In Canada, older people are called **seniors** or senior citizens. Usually seniors are over 65 years old.

If you worked in another country, you may get pension benefits from that country or from Canada.

Canada has **social security agreements** with many countries about pension benefits.



### Old Age Security

If you live in Canada for 10 years after turning 18, you can get Old Age Security.

If you haven't been in Canada for 10 years, but your country has a social security agreement with Canada, you may get OAS.

You must apply for OAS and you must be 65 years old or more.

You don't need to work in Canada to get OAS.

You don't have to stop working (**retire**).

You must be a Canadian citizen or a legal resident of Canada.

The amount of pension you get depends on how long you have lived in Canada.

### Guaranteed Income Supplement

If you get the Old Age Security benefit and you have only a little other income or no other income, you can get the GIS.

You must file an income statement or an income tax return by April 30 every year to get the GIS.

The amount of GIS you get depends on your income.

If you are a sponsored immigrant and you get the OAS because of a social security agreement, you may not be able to get the GIS while you are being sponsored.

If you are not sponsored and you get the OAS because of a social security agreement, your GIS will be small at first and will grow every year for 10 years until you get the full GIS.

## **Allowance**

If your spouse or common-law partner gets the GIS now, you may get the Allowance.

If your spouse or common-law partner got the GIS and is now dead, you may get the Allowance for the Survivor.

You must be between 60 and 64 years old.

You must have lived in Canada for 10 years after turning 18.

You must be a Canadian citizen or a legal resident of Canada.

You must apply every year for the Allowance.

The amount you get depends on your income.

If you are a sponsored immigrant and you haven't been in Canada for 10 years after turning 18, you may not be able to get the Allowance while you are being sponsored.

If you are not sponsored and you haven't been in Canada for 10 years after turning 18, your Allowance will be small at first and will grow every year.

## **Canada Pension Plan**

When you work in Canada, you pay into the Canada Pension Plan or the Quebec Pension Plan.

If you make at least one payment, you can get a monthly retirement pension at age 65.

If you are retired or not working many hours after age 60, you may get a smaller retirement pension.

The amount of the pension depends on how much you paid into the CPP.

You must apply for the CPP.

You may be able to count your work in another country to help qualify for CPP, or you may be able to get a pension from the other country, if Canada has an agreement with that country.

## **CPP Survivor Benefits**

If the person getting CPP dies, CPP will pay survivor benefits.

The CPP pays a lump sum death benefit when the person dies.

The spouse or common-law partner gets a monthly survivor's benefit, even if the survivor remarries.

The children under 18 (or between 18 and 25 if they are full-time students) get monthly payments.

### **Home Adaptations for Seniors' Independence**

This program is to help low-income homeowners and landlords to make small changes to a home to help a senior with daily living.

The changes must be to help a senior who has trouble with daily living because of age.

Some examples are handrails in the hallways, lever handles on doors, or grab bars in the bathroom.

You can get a loan up to \$3500.

You must get the loan approved before you start the repairs.

The loan doesn't have to be repaid if you stay in the home for 6 months.