

Canada Emergency Response Benefit (CERB)

This resource was last updated: Sept 1, 2020

If you have had to stop working due to the COVID-19 situation, you may be eligible for the CERB.

What is the CERB?

The CERB provides financial support to employed and self-employed Canadians directly affected by COVID-19. It provides \$2000 for a 4-week period for up to 28 weeks. (Extended in August 2020)

This benefit counts as 'taxable income,' which means you will need to claim it as income on your tax return the following year.

For up to date information on CERB, please visit the application website [here](#).

How will I receive the money?

- The CERB is paid by direct deposit, if you've already got your direct deposit information on file with Canada Revenue Agency (CRA). This takes about 3 days from the time you applied.
- If you don't have direct deposit, you will be paid by cheque. This takes about 10 days from the time you applied.

How do I know if I can get the CERB?

To apply for the CERB, you must meet all of these requirements:

- You are a **resident** of Canada
- You have a **Social Insurance Number** (SIN)
- You are **15 years** or older when you apply
- You have stopped working or will stop working because of COVID-19, or are eligible for Employment Insurance regular or sickness benefits or have exhausted their Employment Insurance regular benefits between December 29, 2019 and October 3, 2020;
- You did not choose to quit your job
- You did not apply for CERB or Employment Insurance (EI) from Service Canada for the same period of time
- You earned at least \$5,000 in the last 12 months, or in 2019, from employment or self-employment income
- You haven't earned more than \$1000 in employment or self-employment income for 14 or more consecutive days during the 4 week period of your benefit claim, or when submitting subsequent claims.

How long does the benefit last?

- CERB is provided in 4-week periods
- You can re-apply for CERB to a maximum of 28 weeks total, each in 4-week periods, as long as you have not earned more than \$1,000 in employment and/or self-employment income in each 4-week period
- You can apply up until December 2, 2020

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How do I apply?

There are two ways to apply for the CERB:

- Online with CRA My Account
If you have a My Service Canada Account, you can get to CRA MyAccount from there.
Make sure you apply on the right day of the week, for your birthdate (see table below)
- Over the phone with the help of an automated service
Make sure you have your Social Insurance Number (SIN) and your postal code ready
Make sure you call on the right day of the week, for your birthdate (see table below)
Call: **1-800-959-2019 or 1-800-959-2041**
- If you're not sure whether to apply with Service Canada or the CRA, get started here:
<https://www.canada.ca/en/services/benefits/ei/cerb-application.html>

What if I'm not up to date on filing my taxes?

- If you don't have a CRA My Account, AND you haven't filed your taxes since before 2018, you will need to apply over the phone: **1-800-959-2019 or 1-800-959-2041**
- If you don't have a CRA MyAccount, AND you haven't filed your taxes before, you will need to apply over the phone, at: **1-800-959-8281**

Days you can apply for CERB, over the phone or online:

If you were born in the month of	Apply for CERB on:
January, February or March >	Mondays
April, May, or June >	Tuesdays
July, August, or September >	Wednesdays
October, November, or December >	Thursdays
Any month >	Fridays, Saturdays and Sundays

What if I have more questions?

Find answers to common questions with this automated help line: **1-833-966-2099**

To speak with an agent about CERB, or CRA My Account, call: **1-800-959-8281**

Visit [this page on common questions and answers about the CERB](#).

What if I discover I'm not eligible for CERB but I've already applied?

- If your eligibility changes and you do not need CERB anymore, or if you discover you were not eligible when you applied, you should repay the CERB.
- [Read more about how to return or repay the CERB here.](#)