

Benefits and credits for families with children

Raising children and supporting dependent family members come with extra and unexpected costs. Family and caregiving benefits and credits help families with some of the financial needs of supporting a family. Below is an overview of some of the federal family benefits and credits that you may be eligible for. Visit the Government of Canada's webpage on **Family and caregiving benefits** to find out more. Keep in mind that each province and territory may also have additional child benefits and programs for children with disabilities.

Canada child benefit (CCB)

The **Canada child benefit (CCB)** is a tax-free payment that is made to eligible families every month to help with the cost of raising children under the age of 18. After you have applied for the CCB, you and your spouse must file your tax return on time every year to continue receiving payments. There are also **additional provincial and territorial child benefit and credit programs**.

Who qualifies

You qualify for the CCB if you meet all of the following conditions:

- You live with a child who is under 18 years of age
- You are primarily responsible for the care and upbringing of the child
- See who is primarily responsible
- You are a resident of Canada for tax purposes
- You or your spouse or common-law partner must be any of the following:
 - a Canadian citizen
 - a permanent resident
 - a protected person
 - a temporary resident who has lived in Canada for the previous 18 months, and who has a valid permit in the 19th month
 - an Indigenous person who meets the definition of "Indian" under the Indian Act

To apply

- Apply as soon as your child is born or as soon as you and your spouse start to meet the eligibility requirements.
- You can apply for the CCB when you register for the birth of your newborn – give your consent and your social insurance number (SIN).
- If you didn't apply for the CCB when you registered the birth of your newborn, you can apply online using **My Account** (your personal CRA account).

What you can receive

- CCB payment amounts are based on the number of children you have, the age of your children, your marital status, and your family income.
- Families with low-income (as of year 2020: below \$31,120 for families with one child) can get the maximum amount:
 - \$6,639 per year (\$553.25 per month) for each child under 6 years of age.
 - \$5,602 per year (\$466.83 per month) for each child ages 6 to 17.

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Child disability benefit (CDB)

The **child disability benefit (CDB)** is a tax-free monthly payment made to families who care for a child under age 18 with a severe and prolonged impairment in physical or mental functions. If your child is eligible for the **disability tax credit (DTC)**, you may also be eligible for the child disability benefit. To continue to receiving payments, you and your spouse must file your taxes every year.

Who qualifies

- You must remain eligible for the CCB.
- Your child must remain eligible for the DTC.

To apply

- You do not need to apply for the CDB. If you are already getting the CCB and your child is eligible for the DTC, you will get the payments automatically.

What you can receive

- Your CDB payments depend on your number of eligible children, your family income, and your marital status.
- For the period of July 2019 to June 2020, you could get up to \$2,832 (\$236.00 per month) for each child who is eligible for the disability tax credit (DTC).

Canada Learning Bond (CLB)

The **Canada Learning Bond (CLB)** is a federal government bond for children from families with low-income. You will need to open a Registered Education Savings Plan (RESP), but you do not need to put any money into the account for your child to receive the CLB.

Who qualifies

- Child is born on or after January 1, 2004, is a resident of Canada, has a valid SIN, and is named as beneficiary in an RESP.
- Your household income falls below the set limit based on the number of qualified children in your family.

To apply

- Have the social insurance numbers (SIN) for you and your child.
 - If someone other than you is opening the RESP, that person's SIN is also needed.
- Open an RESP at a promotor (for example, a bank) that offers the CLB.
- Fill out the application form(s) that the promotor provides.
- Apply before your child turns age 21

What you can receive

- One-time payment of \$500 plus yearly payments of \$100 until your child turns 15.
 - Payments are retroactive, this means the government will pay \$100 for each previous year your child qualified for the CLB, even if you open an RESP and apply for the CLB later in your child's life.