

Benefits 101

Resource links

Online tools

General:

Benefit Finder – Government of Canada

<https://benefitsfinder.services.gc.ca/hm?GoCTemplateCulture=en-CA>

The Benefits Finder is a tool that can help you find Benefits and Services that you may be eligible to receive.

Child and family benefits calculator – Government of Canada

<https://www.canada.ca/en/revenue-agency/services/child-family-benefits/child-family-benefits-calculator.html>

You can use this calculator to see what child and family benefits you may be able to get and how much your payments may be.

Electronic mailing lists: Benefits and credits date reminders – Canada Revenue Agency (CRA)

<https://www.canada.ca/en/revenue-agency/services/child-family-benefits/payment-dates-reminder.html>

When you subscribe to their mailing list(s), the Canada Revenue Agency will send you an email reminder about one week before issuing you the payment. The email may include helpful information related to the benefits and credits.

People with disabilities:

Free RDSP Calculator for Canadians – Plan Institute

<https://www.rdsp.com/calculator/>

Project the estimated future value of an RDSP and the approximate value of future withdrawal payments.

Future Planning Tool – Plan Institute

<https://futureplanningtool.ca/>

An online tool that helps guide people with a disability through the steps in planning for a better future. It also contains a library of tools, information, and resources that can help further support individuals to achieve their goals.

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Seniors:

Canadian Retirement Income Calculator – Government of Canada

<https://www.canada.ca/en/services/benefits/publicpensions/cpp/retirement-income-calculator.html>

This calculator gives an estimate of your retirement income by guiding you through the calculation of your income from different sources, including your Canadian Pension Plan (CPP), Registered Retirement Savings Plan (RRSP), and Old Age Security (OAS).

RRSP vs GIS Calculator – Daniela Baron

<https://rrspgiscalculator.site/>

Withdrawing from your RRSP (Registered Retirement Savings Plan) during retirement could reduce the amount of GIS (Guaranteed Income Supplement) you're entitled to. Use this calculator to find out if you could be eligible for more GIS by cashing out your RRSP before retiring.

Information on benefits and credits

General:

Benefits and credits for newcomers to Canada – Canada Revenue Agency

<https://www.canada.ca/en/revenue-agency/campaigns/benefits-credits-newcomers.html>

Information on the benefits and credits that newcomers to Canada might be eligible for.

Income Assistance Handbook – Government of Northwest Territories

https://www.ece.gov.nt.ca/sites/ece/files/resources/income_assistance_handbook_-_aug_2019.pdf

A plain language guide to the Income Assistance Program in the Northwest Territories.

What to do when you get money from the government – Financial Consumer Agency of Canada (FCAC)

<https://www.canada.ca/content/dam/fcac-acfc/documents/corporate/income-tax-refund.pdf>

Benefit programs, eligibility, application instructions, and payment dates.

Families:

Child and family benefits – Government of Canada

<https://www.canada.ca/en/services/taxes/child-and-family-benefits.html>

Tips on how to manage your money so that you can make the most of it.

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People with disabilities:

Canada Pension Plan disability benefit toolkit – Employment and Social Development Canada (ESDC)

<https://www.canada.ca/en/employment-social-development/programs/pension-plan-disability-benefits/reports/toolkit.html>

A complete guide providing information on the Canada Pension Plan disability benefits.

Disability benefits – Government of Canada

<https://www.canada.ca/en/services/benefits/disability.html>

Includes information on disability pensions and children's benefits, savings plans and a gasoline tax refund program.

How to Start and Manage a Registered Disability Savings Plan in British Columbia – Registered Disability Savings Plan Action Group

<https://www2.gov.bc.ca/gov/content/family-social-supports/services-for-people-with-disabilities/supports-services/registered-disability-savings-plan>

This guide outlines how to start and manage a Registered Disability Savings Plan (RDSP) in B.C.

RDSP – Plan Institute

<https://www.rdsp.com/>

The latest news and updates on the RDSP including an RDSP tutorial, a step-by-step guide, and a RDSP Calculator.

Seniors:

Comparing Retirement Savings Options – Financial Consumer Agency of Canada (FCAC)

<https://www.canada.ca/en/financial-consumer-agency/services/retirement-planning/comparing-savings-options.html>

Information on Registered Retirement Savings Plans (RRSPs), Tax-Free Savings Accounts (TFSA), Registered Disability Savings Plans (RDSPs), and other savings and investment products and the things that you should consider.

Federal/Provincial/Territorial Ministers Responsible for Seniors Forum – Employment and Social Services Canada (ESDC)

<https://www.canada.ca/en/employment-social-development/corporate/seniors/forum.html>

Federal/Provincial/Territorial Ministers Responsible for Seniors Forum is an intergovernmental body established to share information, discuss new and emerging issues related to seniors, and work collaboratively on key projects.

Resource links

Retiring on a low income – Open Policy Ontario

<https://openpolicyontario.com/retiring-on-a-low-income-3/>

Contains essential information to help people living on a low income plan for retirement. Includes information on maximizing your GIS, whether you should consider CPP early retirement, smart ways to save, and OAS and GIS eligibility for people who come to Canada as adults.

The following sections of the booklet may be of special interest:

[Does CPP early retirement make sense for me?](#)

[Is an RRSP a good way for low-income adults to save for retirement?](#)

[Are you eligible to apply for Old Age Security and the Guaranteed Income Supplement?](#)

Sources of income for seniors handout – West Neighbourhood House

<https://learninghub.prospercanada.org/wp-content/uploads/2020/04/Sources-of-Income-for-Seniors-2016May.pdf>

Information handout on the sources of income for seniors, including the OAS, GIS, Allowance, CPP, and social assistance.

What every older Canadian should know about: Income and benefits from government programs – Employment and Social Services Canada (ESDC)

<https://www.canada.ca/en/employment-social-development/corporate/seniors/forum/government-income-benefits.html>

Information on benefits and government programs available to seniors in Canada.