

FAQ: Canada Emergency Response Benefit (CERB)

This resource was last updated: Sept 1, 2020

For the most up to date information on CERB, visit:

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

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Q: If I'm out of work because of COVID-19, can I apply for CERB?

- You can apply for CERB if you were employed and you have lost your job due to the COVID-19 situation, or if you have to take care of others because they are sick with COVID-19.
- If you did not earn at least \$5000 in 2019, you will not be eligible for CERB.
- If you voluntarily quit your job, you will not be eligible for CERB.
- When you submit your first CERB claim, you cannot have earned more than \$1000 in employment or self-employment income for 14 or more consecutive days within the 4-week benefit claim period.
- [Read more about the CERB eligibility here.](#)

Q: I was already out of work before COVID-19, does this mean I can apply for CERB too?

- If you are already receiving federal EI regular benefits, you will continue to receive them.
- If you lost your job before March 15, 2020, but hadn't applied for EI regular benefits yet, your claim will be processed under the pre-existing EI claim rules. You won't receive CERB.
- You can't receive EI and CERB at the same time. However, if you exhaust your EI regular or fishing benefits between Dec 29, 2019 and Oct 3, 2020, you can apply for CERB.
- [Read more about EI benefits here.](#)

Q: Can I apply for CERB if I'm a student?

- CERB is for Canadians who have lost work as a result of the COVID-19 pandemic. If you earned at least \$5000 in 2019, and have lost your employment due to COVID-19, and you meet the eligibility criteria, you might be eligible for CERB.
- Student loans and student bursaries do not count towards the \$5000 income requirement.
- If you were supposed to work during the summer but lost this job due to COVID-19, you are not eligible for CERB, however you might be eligible for the **Canada Emergency Student Benefit (CESB)**.
- The [Canada Emergency Student Benefit \(CESB\)](#) provides financial support for post-secondary students and recent graduates who are unable to find work due to COVID-19.
- The CESB is offered from May to August 2020. It provides \$1,250 for each 4-week period, or \$2,000 if you have a disability. **You must apply before September 30, 2020.**
- [Read more about applying for CESB here.](#) / [Read more about CERB and students here.](#)

Q: What about international students?

- If you were working part time before COVID-19 and lost the job as a result of COVID-19, you might be eligible for CERB, if you meet the eligibility requirements.
- You must be living in Canada in order to be eligible for CERB. Therefore, if you have left Canada since the pandemic started, you will not be able to apply for CERB.
- [Read more about CERB eligibility here.](#)

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Q: What if I apply for CERB but end up getting my job back?

- If you are earning less than \$1000 in the 4-week CERB payment periods, you are likely still eligible for CERB.
- If you are earning more than \$1000 in the 4-week CERB payment periods, you are no longer eligible for CERB and will need to repay it.
- It is recommended to repay your CERB before December 31, 2020.
- [Read more about repaying CERB here.](#)

Q: If I haven't filed my taxes this year, can I still apply for CERB?

- You can still apply for CERB if you haven't filed your 2019 taxes yet. However, you will need to apply over the phone, and won't be able to apply online.
- If you have filed taxes for 2018 but not 2019, you can apply online as long as you also have a [CRA My Account](#).
- If you haven't filed taxes in 2019 or 2018, apply by phone at: 1-800-959-2019 or 1-800-959-2041
- If you've never filed a tax return before, apply by phone at: 1-800-959-8281
- You will need a Social Insurance Number, your personal contact information, and confirmation that you meet eligibility requirements.
- You may be asked later to provide additional documentation about your eligibility – including income earned in 2019.
- Keep in mind that staying up to date on tax filing is important to maintain eligibility for benefits and government assistance, as proof of income level
- [Read more about eligibility for CERB here.](#)

Q: Do I apply with CRA or Service Canada?

- If applying online, start with the [CERB application page here](#).
- If you were employed for at least 30 hours per week for four months, or less than 30 hours per week for eight months last year, then you will likely be asked to apply through Service Canada and the EI program.
- Apply through the office that you were directed to on the [online application page](#). If applying by phone with CRA, you can use the automated telephone line: 1-800-959-2019 or 1-800-959-2041

Q: What if I'm not eligible for CERB, what else can I apply for?

- First, ensure you are up to date on filing your taxes for 2019. This will help confirm your eligibility for government benefits.
- If you're not eligible for CERB or the emergency student assistance, you may still be eligible for other forms of emergency assistance or for other benefits programs that are already in place, such as: [Canada Child Benefit](#) for parents; [GST/HST credit](#); [Canada Workers Benefit](#); [Guaranteed Income Supplement](#) for seniors
- Each province and some municipalities will have their own assistance programs for people who are living on low incomes or who are living with disabilities. Investigate what is available in your area.
- The [Financial Relief Navigator](#) can help you find emergency financial relief in your area.

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Q: Is the CERB ‘free money’?

- The CERB is considered ‘taxable income’, which means you will need to declare it on your income tax return next year. You will be issued an information slip to support your 2020 tax return.
- The amount of tax you owe will depend on the amount of income you earn. Keep in mind that every Canadian can claim the ‘basic personal amount’ deduction, which in 2019 was \$12,069. If your total income (including taxable benefits) was less than \$12,069, you would not owe any income tax.

Q: If I’m on social assistance, should I apply for CERB too?

- This depends on where you live in Canada. **It is best to check regulations in your province before applying for CERB, if you are already on social assistance or disability support.**
- In many provinces/territories, individuals cannot receive income support or disability support and CERB at the same time. In these cases CERB would be treated as income, and as a result individuals might not be eligible for social assistance. In some cases this could also affect receiving health benefits.
- In some provinces/territories such as Manitoba and Ontario, individuals are allowed to keep a portion of the CERB but the rest will be treated as earned income.
- In other provinces/territories such as British Columbia CERB is temporarily exempt and will not have an effect on your regular income assistance.

Check into the regulations in your province/territory:

- [Alberta](#)
- [British Columbia](#)
- [Manitoba](#)
- [New Brunswick](#)
- [Newfoundland & Labrador](#)
- [Northwest Territories](#)
- [Nova Scotia](#)
- [Nunavut](#)
- [Ontario](#)
- [PEI](#)
- [Quebec](#)
- [Saskatchewan](#)
- [Yukon](#)

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Q: The CERB is only available for up to 28 weeks. What can I do when the CERB period runs out?

- New recovery benefits and changes to Employment Insurance (EI) have been announced. These will be available for application in September 2020. [More information is available here.](#)
- The new [Canada Recovery Benefit \(CRB\)](#) is effective from September 27, 2020 for 1 year, for those who still require income support due to being unable to return to work as a result of the COVID-19 pandemic. The CRB provides \$400 per week for up to 26 weeks, for workers not eligible for EI.
- The new [Canada Recovery Sickness Benefit \(CRSB\)](#) is effective from September 27, 2020 for 1 year, for those who are ill or need to self-isolate due to COVID-19. The CRSB provides \$500 per week for up to 2 weeks for those eligible.
- The new [Canada Recovery Caregiving Benefit \(CRCB\)](#) is effective from September 27, 2020 for 1 year, for those who have been unable to continue with their normal work hours due to caring for a child, or a family member with a disability, or a dependent. The CRCB provides \$500 per week for up to 26 weeks for those eligible.