



FINANCIAL SUPPORT

WHAT FINANCIAL SUPPORTS ARE AVAILABLE TO YOUTH IN AND FROM CARE DURING COVID-19?

WHAT WE KNOW

MCFD has extended supports for youth aging out so they can safely stay where they are. These measures are currently in place until September 30.

IF YOU ARE A

- Youth on an AYA

Young adults who are enrolled in the **Agreements with Young Adults (AYA) program** will continue to receive financial support despite school closures and other program interruptions caused by the current pandemic. The time your program is suspended will NOT count towards your total of 48 months on AYA.

If you can't find a job during a scheduled break (like summer) in your program, you can still get AYA funding, and that time will NOT count towards your total of 48 months on AYA.

If you're going to turn 27, or 'age out' of AYA, while your program is paused, or if you'll be turning 27 after your program starts again, your worker can continue to provide funding.

You have more program options with the new **TEMPORARY LIFE SKILLS PROGRAM**, including virtual or online programs and fewer participation hours. Find out more about the temporary AYA changes at <https://fbcyicn.ca/sites/default/files/AYA%20changes%20one-pager.pdf>

Young adults who are currently on an AYA can continue to receive funding.

If the amount you currently receive isn't enough during the pandemic, or you have questions about how the new measures will affect you, contact your AYA worker.

IF YOU ARE A

- Youth leaving care

Caregivers of youth in **FOSTER HOMES OR RESIDENTIAL PLACEMENTS** will be supported to continue supporting those youth past their 19th birthdays.

Social workers are reaching out to caregivers to modify agreements where extensions are needed.

Youth supported under **INDEPENDENT LIVING AGREEMENTS OR YOUTH AGREEMENTS** who are turning 19 will have their agreements extended, allowing them to continue to receive monthly support.

Social workers will contact youth to walk them through this process. If the amount you currently receive isn't enough, contact your social worker.

IF YOU ARE A

- Youth in foster care
- Youth on Independent Living
- Youth on a Youth Agreement
- Youth in a group home or other residential facility

Your social worker will work with you to ensure you continue to have the supports you need during this time. This can include extending current agreements and arrangements. If the support you're getting isn't enough, contact your social worker.

IF YOU ARE A

- Youth who has recently left care

Contact MCFD **1-800-663-9122** to explore supports or contact your last DAA/MCFD office to talk about your options and what supports might be available.

IF YOU ARE A

- Youth who has recently left care
- Former youth in care
- Youth who's not eligible for AYA

MCFD is working with advocacy groups and other agencies to connect with these young people by leveraging social media and asking them to refer youth to our Youth and Young Adults page (link below) or AgedOut.com for additional information.

For more information on MCFD's response to COVID-19 for youth in and from care, visit <https://www2.gov.bc.ca/gov/content/family-social-supports/covid-19-information/youth-young-adults-response-to-covid-19>

NEED HELP?

If you're having a hard time connecting with your social worker, AYA worker, or you aren't sure who to connect with at MCFD to access supports, contact the Representative of Children and Youth's office (RCY) and they can help get you in touch with the right person.

Visit <http://rcybc.ca/get-help-now/contact-us/> or call **1-800-476-3933**.

CHECK OUT SOME OTHER BENEFITS OUT THERE! ➔

Information is up to date as of June 22, 2020.

CANADIAN EMERGENCY RESPONSE BENEFITS

CANADIAN EMERGENCY RESPONSE BENEFIT (CERB)

If you have had to stop working because of COVID-19, the Canada Emergency Response Benefit (CERB) might be able to provide you with temporary income support. The CERB provides \$500 a week for up to 24 weeks.

You need to be unable to work because of COVID-19, which means:

- You were laid off
- Your hours were reduced to zero or reduced enough to bring your income to \$1000 a month or less
- You're in quarantine or sick due to COVID-19
- You are away from work to take care of others because they are in quarantine or sick due to COVID-19
- You are away from work to take care of children or other dependents whose care facility is closed due to COVID-19

CERB IS TAXABLE and tax WILL NOT be deducted from your payments. Put some aside to pay the taxes next year.

YOU ARE NOT ELIGIBLE IF YOU QUIT YOUR JOB.

YOU HAVE TO HAVE MADE \$5,000 in income in 2019 or the 12 months before your application from employment, self-employment, or maternity or parental benefits under the EI program.

MAKE SURE YOU'RE ELIGIBLE BEFORE YOU APPLY. To make sure people get their money quickly, the government isn't doing their usual amount of checking to make people are eligible, but you might be asked in the future to prove that you were. If you got CERB and can't prove that you were eligible, you might have to pay that money back to the government.

You can find out more and apply for CERB at <https://www.canada.ca/en/services/benefits/ei/cerb-application/questions.html>.

You can also apply over the phone by calling 1-800-959-2019 or 1-800-959-2041. Both are automated and toll-free lines.

You can get CERB or CESB, not both. Do not apply for CESB if you're already getting CERB or EI.

See the next page for more info on CERB/CESB and AYA.

CANADIAN EMERGENCY STUDENT BENEFIT (CESB)

The Canada Emergency Student Benefit (CESB) provides financial support to post-secondary students, and recent post-secondary and high school graduates who are unable to find work due to COVID-19.

This benefit is for students who do not qualify for the Canada Emergency Response Benefit (CERB) or Employment Insurance (EI).

In 4 week periods from May to August 2020, the CESB provides a payment to eligible students of:

\$1,250 for each 4-week period or **\$2,000** for each 4-week period, if you have dependants or a disability.

To be eligible:

- you are enrolled in a post-secondary educational program (at least 12 weeks in duration) that leads to a degree, diploma, or certificate OR
- you completed or ended your post-secondary studies in December 2019 or later OR
- you finished or expect to finish high school in 2020, and have applied for a post-secondary educational program that starts before February 1, 2021

AND

- you are unable to work due to COVID-19 OR
- you are looking for work, but cannot find work due to COVID-19 OR
- you are currently working during the COVID-19 pandemic, but your income from employment and self-employment has been \$1,000 or less (before taxes) during the 4-week period you are applying for

CESB IS TAXABLE and tax WILL NOT be deducted from your payments. Put some aside to pay the taxes next year.

IF YOU ARE ABLE TO WORK, YOU MUST BE ACTIVELY LOOKING FOR WORK TO BE ELIGIBLE TO RECEIVE THE CESB.

If you still cannot find work due to COVID-19, you can re-apply for each CESB eligibility period that you are eligible for. Registering with the Government of Canada Job Bank is an easy way for you to show that you are looking for work. Find out more at <https://www.jobbank.gc.ca/findajob/resources/cesb>

YOU MUST RETURN OR REPAY THE CESB if you:

- are able to find work and are earning more than \$1,000 (before taxes) during the period you've applied for
- applied for CESB and later found that you are not eligible
- received more than what you are entitled to

Find out more about the CESB at <https://www.canada.ca/en/revenue-agency/services/benefits/emergency-student-benefit.html>

You can also apply over the phone by calling 1-800-959-2019 or 1-800-959-2041. Both are automated and toll-free lines.

OTHER BENEFITS

CAN YOUTH BE ON AN AYA AND STILL BE ELIGIBLE FOR THE CANADIAN EMERGENCY RESPONSE BENEFIT (CERB) OR THE CANADIAN EMERGENCY STUDENT BENEFIT (CESB)?

Here's what we heard from MCFD:

Some AYA program recipients may be eligible for these federal benefits, however, if they are eligible, young adults can only receive CESB or CERB – not both. Young adults enrolled in the AYA program and participating in rehabilitation (mental health and substance) or life-skills programs are not eligible for CESB. This funding is a replacement for the lost summer employment income opportunity for the young person.

We recommend that young people applying for benefits understand the eligibilities for each of the benefits that are available.

If you think you meet the eligibility requirements for CERB or CESB and you're on an AYA, talk to your social or AYA worker AND call the CRA at 1-800-959-2041 or 1-800-959-2019 to see if you can get both AYA and CERB or CESB.

NEED HELP?

Benefits can be really tricky to navigate, and so much information out there can be overwhelming. If you're a young person and you need help figuring out what benefits you're eligible for or need help applying, contact us and we can support you.

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EMPLOYMENT INSURANCE (EI) provides regular benefits to individuals who lose their jobs through no fault of their own (for example, due to shortage of work, seasonal or mass lay-offs) and are available for and able to work, but can't find a job. If you're not able to work because of COVID-19 and you applied for EI:

- If you became eligible for EI AFTER March 15, your claim will automatically be processed as a CERB.
- If you became eligible for EI BEFORE March 15, your claim will be processed under the usual EI rules.
- If you are already receiving EI, there will be no change.
- If you aren't eligible for EI, you might be eligible for CERB.

You can find out more about EI at <https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit.html>

You might be eligible for **INCOME ASSISTANCE** if you find yourself in any of these situations:

- You're out of work or not earning enough to meet your basic needs
- You're waiting for other sources of money to arrive
- You can't work at all
- You urgently need food, shelter or medical attention

Find out more about Income Assistance at <https://www2.gov.bc.ca/gov/content/family-social-supports/income-assistance/apply-for-assistance>

You might be eligible for **DISABILITY ASSISTANCE** if you:

- Meet the financial requirements
- Are 18 years old (you can start the application process when you are 17 ½)
- Have a severe physical or mental health concern that is expected to continue for more than two years
- Have a hard time with daily-living activities
- Need help with daily living activities from a person, device, or animal

Find out more about Disability Assistance at <https://www2.gov.bc.ca/gov/content/family-social-supports/services-for-people-with-disabilities/disability-assistance>

STUDENT LOAN PAYMENTS ARE SUSPENDED from March 30 to September 30. Pre-authorized debit payments will stop automatically and you don't have to make payments. You will not be charged interest on your loan. Visit <https://www.csnpe-nslsc.canada.ca/en/what-is-new> for more info.

CHECK FOR EMERGENCY FUNDS AT YOUR POST-SECONDARY INSTITUTION. Some schools have some emergency funds available through their website and financial services departments at this time.

