

Big enough to know. SMALL ENOUGH TO CARE.

Are you eligible for the Canada Emergency Response Benefit (CERB)?

What is the CERB: This taxable benefit will provide \$2,000 a month for up to four months for workers who lose their income as a result of the COVID-19 pandemic. *Detailed information on the CERB can be found on the CRA information page.*

Who is eligible: To qualify, applicants must have had \$5,000 in employment income, self-employment income, or maternity or parental leave benefits for 2019 or in the 12-month period preceding the day they make the application.

The CERB covers the following situations:

- Workers who must stop working due to COVID-19 and do not have access to paid leave or other income support.
- Workers who are sick, quarantined, or taking care of someone who is sick with COVID-19.
- Working parents who must stay home without pay to care for children that are sick or need additional care because of school and daycare closures.
- Workers who still have their employment but are not being paid because there is currently not sufficient work and their employer has asked them not to come to work.
- Wage earners and self-employed individuals, including contract workers, who would not otherwise be eligible for Employment Insurance.

When is it available: The CRA will begin to take application starting April 6, 2020. You will begin to receive your CERB payments within 10 days of application. The CERB will be paid every four weeks and be available from March 15, 2020 until October 3, 2020.

Day to apply for the Canada Emergency Response Benefit		
If you were born in the month of	Apply for CERB on	Your best day to apply
January, February or March	Mondays	April 6
April, May, or June	Tuesdays	April 7
July, August, or September	Wednesdays	April 8
October, November, or December	Thursdays	April 9
Any month	Fridays, Saturdays and Sundays	

How to apply: You can apply in one of these three ways:

- 1. By accessing it on your CRA MyAccount secure portal see "How to" section below;
- 2. By accessing it from your secure My Service Canada Account; or
- 3. By calling a toll free number equipped with an automated application process.

The link to apply to the CERB should be available through your CRA MyAccount on April 6, 2020. Please note that once you have created your CRA MyAccount, there is a delay of 5-10 days before receiving the security code to complete your registration.

If you plan to apply for this benefit, we suggest you create your CRA MyAccount today.

How to create your CRA MyAccount

- 1. Before starting, you will need the following information:
 - a. Your online banking ID and password from one of the sign-in partners listed in step 4.
 - b. Your social insurance number
 - c. Your postal code
 - d. Your date of birth
 - e. Your 2018 tax return (or 2019 if already filed)
 - f. CRA will send your access code to your last known address. Therefore, if you have moved since you last filed your tax return, you will need to update your address with CRA by calling 1-800-959-8281.
- 2. Visit www.canada.ca/my-cra-account
- 3. Select option 1 using one of our Sign-In Partners. Click on the green button "Sign-In Partner Login / Register"



4. Click on the logo of your main bank

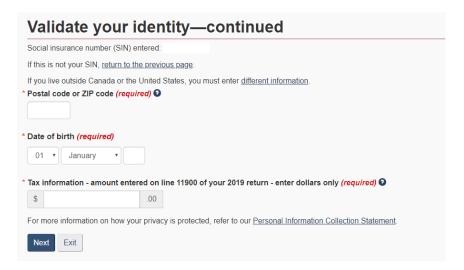


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- 5. Enter your online bank account user ID (most of the time it will be your debit card number) and password. A SECUREKEY Concierge pop up will open, click "Accept and Continue"
- 6. Enter your social insurance number and click next



7. Enter your postal code, date of birth and using your 2018 tax return, search for the line requested and enter the amount found on your tax return. Please note that they will ask for a different line number each time and therefore, yours will not necessarily be line 11900 as shown below.



8. Click next



9. Confirm your postal code



10. Click next and you are done. You will now have partial access to your CRA My Account. You should receive your security code by mail within 5-10 days. Expect delays due to the number of people that will create an account to obtain this benefit.

