

June 10, 2020

Frequently Asked Questions on Post-Secondary Education Student Supports for Community Members in response to COVID-19

This is to assist in supporting post-secondary students' concerns and challenges as a result of COVID-19. In particular, we have provided information on potential areas of financial support for your students and to assist First Nations in administering the Post-Secondary Student Support Program (PSSSP) during these challenging times.

What programs are available for students to access?

EMPLOYMENT AND SOCIAL DEVELOPMENT CANADA:

The *Canada Student's Loans/Grant (CSLG)* and *Canada Emergency Student Benefit (CESB)* are available to Indigenous students for additional supports during the COVID-19 response.

The Canada Student Loans/Grants program is being adjusted to increase the amount of funding students can access, and is being made more accessible for returning and new post-secondary students. For more detailed information please consult www.Canada.ca/student-financial-assistance.

For students and apprentices who already have a loan under the Canada Student Loans/Grants program, the Government of Canada has put the following measures in place from March 30 to September 30, 2020:

- suspension of repayments of Canada Student Loans and Canada Apprentice Loans; no payments are required on student and apprentice loans during this time and pre-authorized debits will be stopped
- no interest will accrue on student and apprentice loans.

For detailed information on the Canada Student Loans/Grants program please visit: <https://www.canada.ca/en/services/benefits/education/student-aid/notice-covid-19.html>.

Please be aware that these federal funding enhancements do not apply to the provincial portion of the student funding provided by Ontario Student Assistance Program (OSAP). For students who receive support under the Ontario Student Assistance Program (OSAP), please refer to <https://www.ontario.ca/page/how-apply-osap>.



The Canada Emergency Student Benefit (CESB) will provide emergency financial relief to students and recent graduates who are unable to find work because of COVID-19. Eligible students would apply directly to Canada Emergency Student Benefit, and they could receive \$1250 a month for up to four (4) months. Additional support will be available to students with disabilities, and children or dependents.

Post-secondary students who are not able to work, and who are not eligible for the Canada Employment Relief Benefit (CERB) can apply to receive financial support between May and August 2020. Specific details on Canada Emergency Student Benefit eligibility and the application process will be provided by ESDC in the near future.

INDIGENOUS SERVICES CANADA:

Indigenous Services Canada announced \$75.2M in support of First Nations, Inuit and Metis students through the Post-Secondary Student Support Program (PSSSP). The additional investment is intended to give First Nation students as many sources of support through the COVID disruption as possible, and are in a position to graduate and/or progress with their studies. Of the \$75.2M, we understand the Ontario Region allocation will be approximately \$16.6M.

Funding will be provided to First Nations and First Nations designated organizations who administer PSSSP for their students. The new benefits will cover costs such as living, traveling, counselling and other support expenses required and identified by Indigenous post-secondary students. We anticipate notification to recipients of PSSSP will be provided in the coming weeks.

For specific information on Indigenous Services Canada's Post-Secondary Student Support Program please refer to the following link: <https://www.sac-isc.gc.ca/eng/1100100033682/1531933580211>

Ministry of Colleges and Universities - Ontario Post-Secondary Student Information

For students who receive support under the Ontario Student Assistance Program (OSAP), please refer to <https://www.ontario.ca/page/how-apply-osap>. Please note that the Ontario government has implemented a temporary loan deferral for OSAP borrowers from March 30, 2020m to September 30,2020. Students will not be required to make loan payments, and interest will not accrue on student loans. More details on the temporary deferral can be found on <https://www.ontario.ca/page/osap-ontario-student-assistance-program#section-10>

If I have questions, who should I contact?

EMPLOYMENT AND SOCIAL DEVELOPMENT CANADA:

Canada Student's Loans/Grant

For detailed information on the Canada Student Loans/Grants program please visit: <https://www.canada.ca/en/services/benefits/education/student-aid/notice-covid-19.html>.

Canada Emergency Student Benefit (CESB)

More information will be made available in the near future.

INDIGENOUS SERVICES CANADA:

First Nation students who receive *Post-Secondary Student Support Program (PSSSP)* funding through their First Nation or a designated First Nation Organization, should continue to work with their First Nation Post-Secondary administrator and within their First Nation's post-secondary policy.

You can also contact Bernadette Wabie, Senior Program Officer, Indigenous Services Canada, at 519-751-2443 or via email at bernadette.wabie@canada.ca.

Who is eligible for additional federal government post-secondary education support?

Students enrolled in a post-secondary program leading to a degree, diploma, certificate.

Eligible students include current post-secondary students, including those who ended their studies no earlier than December 2019, recent post-secondary graduates, or recently graduated high school students enrolled to enter post-secondary education.

To determine student eligibility please refer to specific program's eligibility criteria outlined above.

Can Indigenous post-secondary students receive Economic and Social Development Canada (ESDC) and Indigenous Services Canada (ISC) Post-Secondary Student Support Program (PSSSP) emergency funding supports?

Yes, Indigenous post-secondary students can receive program support funding from both Economic and Social Development Canada (ESDC) and Indigenous Services Canada (ISC).

The additional investments are to provide First Nations and First Nation students with as many sources of support through the COVID disruption as possible and to ensure Indigenous student have supports in place and are in a position to graduate and/or progress with their studies.

Are COVID-19 funds received through the Economic and Social Development Canada (ESDC) Canada Emergency Response Benefit (CERB) and Canada Emergency Student Benefit (CESB) taxable?

Yes. Tax slips will be provided to persons who received funds through either CERB or CESB. For more information on the taxable income please refer to the Canada Revenue Agency through the website links provided at www.Canada.ca/cra-coronavirus.
Canada Revenue Agency Telephone: 1-833-966-2099

Where can I find additional information about COVID-19 program supports and details?

Please refer to the attached documents.

What do if you have further Indigenous Services Canada (ISC) Post-Secondary Student Support Program (PSSSP) questions?

You can contact Bernadette Wabie, Senior Program Officer, Indigenous Services Canada, at 519-751-2443 or via email at bernadette.wabie@canada.ca.

Please note that Indigenous Services Canada (ISC) is currently working on the specific details about the COVID-19 enhancements, including the allocation methodology. Updated information will be available in the near future.

We trust this information is helpful.

Thank you,

Farah Dossa
Director, Education and Social Programs
Indigenous Services Canada
Ontario Region

Attachments:

Additional Information Documents:

- CERB Eligibility Information
- CESB Information
- Registering for a My Account
- COVID-19 Benefits Factsheet
- COVID-19 Benefits Q&A document
- COVID-19 – Money to help you
- COVID-19 Economic Response Plan
- COVID-19 Benefits CRA Scenarios:
 - COVID-19 Support for Individuals - Family of 5 Scenario
 - COVID-19 Support for Individuals – A family of 3 with an income of \$67,200 in 2018
 - COVID-19 Support for Individuals – Single parent with an income of \$30,000 in 2018
 - COVID-19 Support for Individuals – A young grad with student debt
 - COVID-19 Support for Individuals - Retired First Nation Couple living on reserve

COVID-19 Resource Documents:

CERB Eligibility Information



COVID-19 -
Accessing student fin:

CESB Information



COVID- 19 - CERB
Eligibility - ENG.pdf

Registering for a My Account



COVID-19 - Register
for My Account-ENG.†

Canada Revenue Agency (CRA) has taken to provide support to Canadians during the COVID-19 pandemic. The PDFs attached include updates on changes to the CRA’s services affected by the pandemic:

1. **COVID-19 Benefits Factsheet** – Factsheet on the Canada Emergency Response Benefit (CERB), Canada Emergency Student Benefit (CESB), GST/HST, Canada Child Benefit (CCB), tax filing extension, and resources.



COVID-19 - Individual
benefits factsheet -EN

2. **Q&A document** – FAQs on CERB and CESB, as well as information on the Canada Emergency Wage Subsidy (CEWS), Outreach support for organizations and individuals, the Liaison Officer Program, and resources.



COVID-19- Questions
and answers (CERB)-E

3. **COVID-19 – Money to help you** – Factsheet for families detailing benefit/credit entitlements.



COVID-19- Money to
help you - ENG.pdf

4. **COVID-19 Economic Response Plan** – Factsheet with resources to support Canadian workers and businesses.



COVID-19 Economic
Response Plan.pdf

COVID-19 Benefits CRA Scenarios:

- 1) COVID-19 Support for Individuals - Family of 5 Scenario



COVID-19 - Scenarios
ENG_01.pdf

- 2) COVID-19 Support for Individuals – A family of 3 with an income of \$67,200 in 2018



COVID-19 - Scenarios
ENG_02.pdf

3) COVID-19 Support for Individuals – Single parent with an income of \$30,000 in 2018



COVID-19 - Scenarios
ENG_03.pdf

4) COVID-19 Support for Individuals – A young grad with student debt



COVID-19 - Scenarios
ENG_04.pdf

5) COVID-19 Support for Individuals - Retired First Nation Couple living on reserve



COVID-19 - Scenarios
ENG_05.pdf