

Financial Assistance Options Available to You During COVID Outbreak

Dear Students,

(April 9, 2020) -- During these uncertain times, even our regular stressors can reach new heights. This is particularly true when it comes to the financial security of our families.

Many things are happening outside of our control. The current climate has created realities whereby regular working conditions are not possible. Our communities may be in lockdown. We have children at home and we are managing their school learning too. Access to food has changed dramatically. We need access to new and different technologies to work from home and learn from home, and to stay in touch with our relations while practicing social distancing.

We are here to help. Here are some ways that you can access financial resources to adapt to these changes.

1. **If you have been laid off, are employed but not being paid, self-employed, self-isolating/quarantined, caring for someone ill or children:**

[Canada Emergency Relief Benefit](#)

This is a taxable benefit of \$2,000 a month for up to four months.

To receive the benefit you must have had an income of at least \$5,000 in 2019 or in the 12 months prior to the date of the application.

You also must have been or expect to be without employment or self-employment income for at least 14 consecutive days in the initial four-week period. For subsequent benefit periods, you expect to have no employment income.

People who are normally eligible for employment insurance (EI) can continue to apply through EI and Service Canada, and they will automatically be enrolled in CERB.

Who can apply:

Those eligible include those workers forced to stop working because of the outbreak, those sickened by COVID-19 and those who are not being paid but still have employment.

Available:

March 15 to Oct. 3. The deadline for applications is Dec. 2.

2. **If you have a student loan**, there is an automatic deferral of repayment on Canada Student Loans. Ontario is also temporarily deferring payments for Ontario Student Assistance Program (OSAP) loans. No need to apply. Deferral is automatic for those that are eligible.

3. **Do you have children?**

[Increase to the Canada Child Benefit](#)

Parents will receive an extra \$300 per child. You will receive the benefit as part of your regular Canada Child Benefit (CCB) payment.

Who can apply:

Those already receiving the Canada Child Benefit. No need to apply.

Available:

Expected to kick in May.

Ontario has also launched support for families, a new program that provides one-time financial support for families to purchase educational materials during the current school and child care closures that are in effect due to COVID-19 (coronavirus outbreak).

Under this new program, parents are eligible for a one-time per child payment of:

- \$200 for children aged 0 to 12
- \$250 for children or youth aged 0 to 21 with special needs

Learn more about [support for families](#).

4. **Are you interested in tax credits?**

Goods and Services Tax credit payment

One-time payment. Around \$400 for singles, \$600 for couples.

Who can apply:

For low to modest-income families.

No need to apply. You will receive automatically if you're eligible.

5. Do you own property?

Mortgage payment deferral

Homeowners facing financial stress may be eligible for a mortgage payment deferral up to 6 months.

Who can apply:

Your bank or your mortgage professional can tell you if you are eligible for a mortgage payment deferral.

Available:

Program will be ongoing. Can apply at any time during outbreak.

Contact your financial institution directly.

6. Community Resources

Your community may have special funds available to its members at this time. Please contact your band office directly for more information.

7. Are you a student currently enrolled at FNTI? We have some specific resources to help.

a. Technology

So many households have experienced a surge in demand for **electronics, computers and internet** with multiple family members working and studying from home. **If you need a computer or require assistance with finding internet solutions, please contact [Shari Beaver](#) ASAP.**

b. [FNTI Bursary](#)

We have extended the deadline for our FNTI Bursary application. You have **until April 17 at 11:59 p.m.** to submit. Approved applicants will have the funds deposited directly into their bank account by May 1.

c. [FNTI Emergency Bursary Fund](#)

During this COVID-19 outbreak, we are making this fund accessible to students, even if they have already applied before. We recognize that there are many unforeseen and extra costs associated with our current reality. **Completed emergency bursary fund forms will include detailed information of the assistance you are seeking, outlining associated costs.** For example, if you are requesting assistance based on the fact that you need help paying for data plan overages, or internet access, please list these details and what they cost. This information is needed in order to process your application. Applicants over the \$400 amount will be considered on a case by case basis. Detailed information is

required. Approved applicants will have the funds deposited directly into their bank account.

FNTI is here to help our students. If you would like to discuss these options, please reach out to [Jennifer Low](#) or [Shari Beaver](#).

Sincerely,

Adam Hopkins

Vice-President, Enrolment Management and Student Success