

## Financial Supports for Post-Secondary Students Specific to COVID-19

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### Contents

INTRODUCTION .....	2
PROVINCIAL FINANCIAL SUPPORTS FOR POST-SECONDARY STUDENTS .....	2
Indigenous Emergency Assistance Fund.....	2
Provincial Emergency Funding for Students.....	3
BC Student Loan Repayments .....	3
FEDERAL FINANCIAL SUPPORTS FOR POST-SECONDARY STUDENTS.....	3
Post-Secondary Distinctions Based Support.....	3
Canada Emergency Student Benefit (CESB).....	4
Canada Student Service Grant.....	6
Canada Student Loans .....	6
Canada Student Grants.....	6
PROVINCIAL FINANCIAL SUPPORTS FOR INDIVIDUALS.....	6
BC Temporary Rental Supplement (BC-TRS) Program.....	6
BC Emergency Benefit for Workers.....	7
FEDERAL FINANCIAL SUPPORTS FOR INDIVIDUALS .....	7
Canada Emergency Response Benefit (CERB) .....	7
FINANCIAL SUPPORTS FOR CURRENT AND FORMER YOUTH IN CARE .....	8
Youth in Care .....	8
Agreements for Young Adults (AYA) Program.....	8

## INTRODUCTION

In response to concerns raised by First Nations about the financial impact of COVID-19 on post-secondary students, the First Nations Education Steering Committee (FNESC) and Indigenous Adult and Higher Learning Association (IAHLA) have compiled and summarized key information on available sources of financial support that may assist with meeting student needs. This resource is designed for Post-Secondary Education Coordinators in First Nations communities and staff at Indigenous institutes to support their efforts to provide relevant information to students who may be impacted by the COVID-19 pandemic.

This resource contains key information on both provincial and federal programs, including eligibility, the kinds of assistance available, and guidance on how to apply. Please note that it is advisable to review program details on a regular basis as they may evolve over time.

We hope you will find this resource helpful and we welcome your suggestions for additions and improvements. For additional COVID-19 updates and resources, please visit [www.fnesc.ca/covid19](http://www.fnesc.ca/covid19).

## PROVINCIAL FINANCIAL SUPPORTS FOR POST-SECONDARY STUDENTS

### *INDIGENOUS STUDENTS*

**Indigenous Emergency Assistance Fund<sup>1</sup>:** Up to \$900 in emergency financial support is available for Indigenous students who are experiencing an unexpected financial emergency that may affect their ability to finish their studies.\* Support is available through all 25 public post-secondary institutions in BC, as well as Native Education College (NEC).

*Eligibility:* Indigenous students attending any of BC's public post-secondary institutions, as well as NEC. Students attending Aboriginal-controlled institutes other than NEC may also be eligible if their program is being offered in partnership with any of BC's 25 public post-secondary institutions.

*What supports are covered:* In addition to emergency living expenses like groceries, cell phone bills, and childcare, the fund supports Indigenous learners through other unanticipated expenses like medical, dental, and optical costs, as well as travel costs for a family crisis or community obligations.

*How to apply:* Indigenous students can contact their Indigenous Student Service Centre on campus.

*\*Note: Some institutions may have their own maximum set lower than \$900.*

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<sup>1</sup> <https://news.gov.bc.ca/releases/2020AEST0022-000623>

## **ALL STUDENTS**

**Provincial Emergency Funding for Students<sup>2</sup>:** The provincial government is providing a one-time investment of \$3.5 M in emergency financial assistance for students attending any of BC's 25 public post-secondary institutions who are experiencing financial pressures.

*Eligibility:* Determined on a case-by-case basis by the public post-secondary institution's student financial aid office. Students attending Aboriginal-controlled institutes may also be eligible if their program is being offered in partnership with any of BC's 25 public post-secondary institutions.

*What supports are covered:* This non-repayable emergency assistance can be used for a broad range of purposes, including living expenses, food, travel, portable computers, and other supports for students who are not already able to study remotely.

*How to apply:* Students who attend one of BC's 25 public post-secondary institutions can access these funds by contacting their institution's Student Financial Aid Office.

**BC Student Loan Repayments<sup>3</sup>:** Effective March 30, 2020, all BC student loan borrowers will temporarily have their repayments suspended until September 30, 2020.

*Eligibility:* Anyone who has a BC student loan.

*How to apply:* No need to apply as deferral is automatic.

## **FEDERAL FINANCIAL SUPPORTS FOR POST-SECONDARY STUDENTS**

**Post-Secondary Distinctions Based Support<sup>4</sup>:** The federal government has committed an additional \$75.2 M in 2020-21 for First Nations, Inuit, and Métis Nation students pursuing post-secondary education. For First Nations students, this funding will be allocated through the Post-Secondary Student Support Program (PSSSP) and University and College Entrance Preparation Program (UCEPP) and will be administered by individual First Nations in order to support First Nations students who have been financially impacted by the COVID-19 Pandemic, including those who are not currently being supported through the Program at the discretion of their First Nation.

*Eligibility:* To be determined by individual First Nations in alignment with the PSSSP/UCEPP National Program Guidelines and their Local Operating Guidelines.

*What supports are covered:* To be determined by individual First Nations in alignment with the PSSSP/UCEPP National Program Guidelines and their Local Operating Guidelines.

*How to apply:* Funding will be provided to individual First Nations to allocate to First Nations post-secondary students.

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<sup>2</sup> <https://news.gov.bc.ca/releases/2020AEST0018-000615>

<sup>3</sup> <https://news.gov.bc.ca/releases/2020PREM0013-000545>

<sup>4</sup> <https://pm.gc.ca/en/news/news-releases/2020/04/22/support-students-and-new-grads-affected-covid-19>

**Canada Emergency Student Benefit (CESB)**<sup>5</sup>: CESB provides financial support to post-secondary students as well as recent post-secondary and high school graduates unable to find work due to COVID-19 and who are not eligible for the Canada Emergency Response Benefit or Employment Insurance (EI). CESB will be available from May to August 2020.

*Amount provided:* CESB provides \$1,250 per each 4-week period for eligible students or \$2,000 per each 4-week period for eligible students with a dependent or a disability.

*Eligibility:* Eligible individuals:

1. Have not applied, received, nor qualify, for the CERB or EI benefits for the same eligibility period.
2. Are a Canadian citizen, registered Indian, permanent resident, or a protected person.
3. Are studying in Canada or abroad.
4. Fall within one of the following categories:
  - Are enrolled in a post-secondary educational program (at least 12 weeks in duration) that leads to a degree, diploma, or certificate;
  - Completed or ended their post-secondary studies in December 2019 or later; or
  - Completed or expect to complete high school, or received, or expect to receive their high school equivalency in 2020, and have applied for a post-secondary educational program that starts before February 1, 2021.
5. Meet one of the following requirements:
  - Are unable to work due to COVID-19;
  - Are looking for, but cannot find work due to COVID-19; or
  - Are currently working during the COVID-19 pandemic, but their income from employment and self-employment has been \$1,000 or less (before taxes) during the 4-week period you are applying for.
6. To be eligible for an extra \$750 for each 4-week period, one of the following must apply to the individual:
  - They have a disability as defined for this benefit; or
  - They have at least one child under the age of 12 or other dependants.

*How to apply:*

- Online with a Canada Revenue Agency (CRA) My Account at: <https://www.canada.ca/en/revenue-agency/services/benefits/emergency-student-benefit.html>; or
- Over the phone with an automated phone service at 1-800-959-2019 or 1-800-959-2041.

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<sup>5</sup> <https://pm.gc.ca/en/news/news-releases/2020/04/22/support-students-and-new-grads-affected-covid-19>



**Canada Student Service Grant:** The Canada Student Service Grant assists students in gaining valuable work experience and skills while serving their communities as they contribute to the COVID-19 efforts. For students who choose to do national service and serve their communities, the Canada Student Service Grant will provide up to \$5,000 for their post-secondary education in the fall.

*Eligibility:* More details will be made available on the government of Canada’s website “I Want to Help” platform in the upcoming weeks.

**Canada Student Loans<sup>6</sup>:** Repayments of Canada Student Loans and Canada Apprenticeship Loans will be paused, interest-free from March 30 to September 30, 2020.

*Eligibility:* Anyone who has a federal loan.

*How to apply:* No need to apply as deferral is automatic.

**Canada Student Grants:** The federal government will double the Canada Student Grants for all eligible full-time students to up to \$6,000 and up to \$3,600 for part-time students in 2020-21. The Canada Student Grants for Students with Permanent Disabilities and Students with Dependents will also be doubled.

*Eligibility:* Students must contact their provincial and territorial student aid office for information on eligibility.

*How to apply:* Students must contact their provincial and territorial student aid office to apply. BC Residents must apply to Student Aid BC at: <https://studentaidbc.ca/explore/grants-scholarships>.

## PROVINCIAL FINANCIAL SUPPORTS FOR INDIVIDUALS

**BC Temporary Rental Supplement (BC-TRS) Program<sup>7</sup>:** The BC Temporary Rental Supplement Program gives tenants and landlords temporary support towards rent payments for low-and-moderate income renters impacted by COVID-19. Payments are made directly to the landlords of eligible households. This new program will provide a temporary rental supplement for April, May, and June 2020.

*Amount provided:* The program provides \$300 per month for eligible households with no dependents, and \$500 per month for eligible households with dependents.

*Eligibility:* Households need to meet each of the following criteria to qualify for the BC Temporary Rental Supplement:

1. Have a 2019 gross household income of less than:
  - \$74,150 for singles and couples without dependents; or
  - \$113,040 for households with dependents.

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<sup>6</sup> <https://www.csnpe-nslsc.canada.ca/en/what-is-new> and <https://pm.gc.ca/en/news/news-releases/2020/04/22/support-students-and-new-grads-affected-covid-19>

<sup>7</sup> <https://bchousing.org/bctrs>

2. As a result of COVID-19:
  - Be receiving or eligible for Employment Insurance;
  - Be receiving or eligible for the Canada Emergency Response Benefit offered by the federal government; or
  - Have experienced, and be able to provide evidence of, a drop of 25% or more in monthly household employment income.
3. Be paying more than 30% of current household income towards rent.

*How to apply:* There is a two-step process for applications to the BC Temporary Rental Supplement Program. First the tenant has to complete a tenant application online. Once the application has been reviewed and assessed for eligibility, an email will be sent to the landlord asking them to complete the application process. Eligible tenants can access the Temporary Rental Supplement Program's application online at <https://bctrs.bchousing.org/>.

**BC Emergency Benefit for Workers<sup>8</sup>:** The BC Emergency Benefit for Workers will provide a one-time \$1,000 payment to people whose ability to work has been affected due to COVID-19.

*Eligibility:*

- Have been a resident of British Columbia on March 15, 2020;
- Meet the eligibility requirements for the Canada Emergency Response Benefit (see below);
- Have been approved for the Canada Emergency Response Benefit, even if you haven't received a federal benefit payment yet;
- Be at least 15 years old on the date you apply;
- Have filed, or agree to file, a 2019 BC income tax return;
- Not be receiving provincial income assistance or disability assistance; and
- Not be incarcerated in a provincial or federal correctional facility for a period of 90 days or longer that includes March 15, 2020.

*How to apply:* An application can be completed online at [www.gov.bc.ca/workerbenefit](http://www.gov.bc.ca/workerbenefit) or over the phone at 1-855-955-3545 (within BC only) or 1-778-309-4630 (outside of BC).

## FEDERAL FINANCIAL SUPPORTS FOR INDIVIDUALS

**Canada Emergency Response Benefit (CERB)<sup>9</sup>:** The CERB supports Canadians by providing financial support to employed and self-employed Canadians who are directly affected by COVID-19.

*Amount provided:* The CERB provides \$500 per week for up to 16 weeks to individuals who have stopped working because of COVID-19.

*Eligibility:* The Benefit is available to workers:

- Residing in Canada, who are at least 15 years old;

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<sup>8</sup> <https://www2.gov.bc.ca/gov/content/employment-business/covid-19-financial-supports/emergency-benefit-workers>

<sup>9</sup> <https://www.canada.ca/en/services/benefits/ei/cerb-application.html>

- Who have stopped working because of reasons related to COVID-19 or are eligible for Employment Insurance regular or sickness benefits or have exhausted their Employment Insurance regular benefits between December 29, 2019 and October 3, 2020;
- Who had employment and/or self-employment income of at least \$5,000 in 2019 or in the 12 months prior to the date of their application; and
- Who have not quit their job voluntarily.

*How to apply:*

- Online with CRA My Account at <https://www.canada.ca/en/services/benefits/ei/ceib-application.html>; or
- Over the phone with an automated phone service at 1-800-959-2019 or 1-800-959-2041.

## **FINANCIAL SUPPORTS FOR CURRENT AND FORMER YOUTH IN CARE**

**Youth in Care:** Youth in foster care, out of care placements, and contracted residential agencies will be able to remain in their current place of residence past their 19th birthday, available until June 30, 2020. Youth on Independent Living Agreements and Youth Agreements will receive payments for monthly living expenses past their 19th birthday until June 30, 2020.\*

**Agreements for Young Adults (AYA) Program<sup>10</sup>:** Students accessing the AYA program may be eligible for an extension to the 48 month limit for support if their studies have been paused or interrupted or are unable to secure employment as a result of COVID-19. Students accessing support through AYA must contact their Ministry of Children and Family Development or Delegated Aboriginal Agency (DAA) social worker for more information.\*

*\*Currently, these measures are available until June 30th, however, the Ministry will continue to re-evaluate its measures based on the advice of the Provincial Health Officer.*

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<sup>10</sup> <https://www2.gov.bc.ca/gov/content/family-social-supports/covid-19-information/youth-young-adults-response-to-covid-19>