

# QUICK REFERENCE GUIDE – SUPPORT FOR NEW BRUNSWICK WORKERS & STUDENTS AFFECTED BY COVID-19

	Lost Job/No Job		Have Work, Can't Work Due to...		Other	
	EI Eligible	Not EI Eligible (EI ran out / seasonal workers)	Sickness, Quarantine, Isolation	Caring for Children Without School or Daycare	Self-Employed / Small Business Owner – Not EI Eligible	Students / Recent Graduates
<b>Provincial Support</b>						
Low-Income Seniors' Benefit (\$400) <sup>1</sup>	✓	✓	✓	✓		
Six-Month Moratorium on Student Loan Payments and Interest	✓	✓	✓	✓	✓	✓
Protection for New Brunswick Tenants	✓	✓	✓	✓	✓	✓
Social Assistance Program <sup>1</sup>	✓	✓	✓	✓	✓	✓
Bridging Emergency Fund for Vulnerable Post-Secondary Students (One-Time up to \$750/student) <sup>1</sup>						✓
<b>Federal Support</b>						
Canada Emergency Student Benefit (CESB) (\$1,250 or \$1,750/month) <sup>1</sup>						✓
Moratorium on Student and Apprentice Loan Payments and Interest	✓	✓	✓	✓	✓	✓
Employment Insurance (EI) <sup>1</sup>	✓		✓	✓		✓
Canada Emergency Response Benefit (CERB) (\$2,000/month) <sup>1</sup>	✓	✓	✓	✓	✓	✓
Increased Canada Child Benefit (Additional \$300 per child) <sup>1</sup>				✓		
Goods and Services Tax Credit (\$400/single or \$600/couple) <sup>1</sup>				✓		✓
Income Tax Filing Due Date Deferred Until June 1, 2020	✓	✓	✓	✓	✓	✓
Income Tax Payment Due Date Deferred Until Sept. 1, 2020	✓	✓	✓	✓	✓	✓
<b>Other Support</b>						
Food Banks and Other Related Services	✓	✓	✓	✓	✓	✓
Mortgage/Loan Deferrals Via Banks	✓	✓	✓	✓	✓	✓
Emergency Social Services	✓	✓	✓	✓	✓	✓

<sup>1</sup>Must meet certain eligibility criteria to qualify for program/benefit

Visit [www.nbjobs.ca/covid-19/students](http://www.nbjobs.ca/covid-19/students)

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Details/Notes	
<b>Provincial Support</b>	
<a href="#">Low-Income Seniors' Benefit (\$400)</a>	<p>A \$400 benefit to assist low-income seniors in New Brunswick. To be eligible for the benefit, a person must have been a resident of New Brunswick on Dec. 31, 2019, and have received one of the following federal benefits under the <i>Old Age Security Act</i>:</p> <ul style="list-style-type: none"> <li>• Guaranteed Income Supplement (65 years or older)</li> <li>• Allowance for Survivor Program (between 60 and 64 years old)</li> <li>• Allowance Program (between 60 and 64 years old)</li> </ul> <p>Applications will be available on April 1. Eligible New Brunswickers are strongly encouraged to apply online. More information about the program, and on how to apply, is available at 1-800-669-7070. The application deadline is Dec. 31, 2020.</p>
<a href="#">Six-Month Moratorium on Student Loan Payments and Interest</a>	New Brunswick Student Loan repayment requirements will be suspended between March 31 until September 30, 2020.
Protection for New Brunswick Tenants	The authority of landlords to evict tenants for non-payment of rent has been suspended through May 31.
<a href="#">Social Assistance Program</a>	Eligibility determined on a case by case basis. <a href="#">Contact regional social development offices to learn more.</a>
<a href="#">Bridging Emergency Fund for Vulnerable Post-Secondary Students (One-Time up to \$750/student)</a>	The fund will support post-secondary students, including international students, who demonstrate a financial gap in meeting their basic needs between now and the end of the term. The funds will be distributed by post-secondary institutions based upon eligibility criteria and will provide a one-time amount of up to \$750 per student.
<b>Federal Support</b> <a href="#">(click here)</a>	
<a href="#">Canada Emergency Student Benefit (CESB)</a>	<p>The benefit would provide \$1,250 per month for eligible students or \$1,750 per month for eligible students with dependents or disabilities. The benefit would support students and new graduates who are not eligible for the Canada Emergency Response Benefit or Employment Insurance or unable to work due to COVID-19.</p> <p>The CESB would be available from May to August 2020.</p>
<a href="#">Moratorium on Student and Apprentice Loan Payments and Interest</a>	All student loan borrowers will automatically have their loan repayments and interest suspended until September 30, 2020. Students do not need to apply for the repayment pause. This moratorium applies to the federal portion of student loans.

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Details/Notes	
<b>Federal Support</b> ( <a href="#">click here</a> )	
<a href="#">Employment Insurance (EI)</a>	For individuals who were recently laid off or have reduced hours and qualify for Employment Insurance benefits. Requests can be submitted today (the typical period has been waived).
<a href="#">Canada Emergency Response Benefit (CERB)</a>	<p>A taxable benefit of \$2,000 a month for up to 4 months to anyone who has earned \$5,000 in the last 12 months or calendar year for:</p> <ul style="list-style-type: none"> <li>workers who must stop working due to COVID-19 and do not have access to paid leave or other income support.</li> <li>workers who are sick, quarantined, or taking care of someone who is sick with COVID-19.</li> <li>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.</li> <li>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.</li> <li>wage earners and self-employed individuals, including contract workers, who would not otherwise be eligible for Employment Insurance.</li> <li>seasonal workers and those who have recently run out of employment insurance</li> <li>workers who make less than \$1,000 a month due to reduced work hours</li> </ul> <p>There are two ways to apply: (1) Online with CRA My Account, or (2) Over the phone with an automated phone service (1-800-959-2019). <a href="#">Click here</a> for detailed information on applying.</p>
<a href="#">Increased Canada Child Benefit</a>	An extra \$300 per child through the Canada Child Benefit (CCB) for 2019-20. This will mean approximately \$550 more for the average family. This benefit will be delivered as part of the scheduled CCB payment in May. <b>Those who already receive the Canada Child Benefit do not need to re-apply.</b>
<a href="#">Goods and Services Tax Credit</a>	A one-time special payment (deposits to begin on April 9) for low- and modest-income families. The average additional benefit will be close to \$400 for single individuals and close to \$600 for couples. <b>There is no need to apply for this payment. If you are eligible, you will get it automatically.</b>
<a href="#">Income Tax Filing and Payment Due Dates Deferred</a>	For individuals (other than trusts), the return filing due date will be deferred until June 1, 2020. The deadline to pay any balance due for your individual income tax and benefit return for 2019 has been extended to September 1, 2020.
<b>Other Support</b>	
<a href="#">Food Banks and Other Related Services</a>	
<a href="#">Mortgage/Loan Deferrals Via Banks</a>	
<a href="#">Emergency Social Services</a>	Emergency social services are available 24-hours per day. Call toll-free 1-800-442-9799 from anywhere in Canada or visit <a href="#">online</a> .