



SOURCES OF GOVERNMENT FINANCIAL SUPPORT DURING COVID-19 – A GUIDE FOR GRADUATE STUDENTS

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APRIL 23, 2020 - THIS UPDATE INCORPORATES THE FOLLOWING NEW PROGRAMS, PROGRAM AMENDMENTS AND SUPPORTS ANNOUNCED BY THE FEDERAL OR PROVINCIAL (ONTARIO) GOVERNMENT ON THE BELOW DATES:

APRIL 22 – NEW SUPPORTS FOR POST-SECONDARY STUDENTS:

- CANADA EMERGENCY STUDENT BENEFIT
- ENHANCEMENTS AND CHANGES TO FEDERAL STUDENT GRANTS, LOANS AND FINANCIAL ASSISTANCE
- REMOVAL OF THE RESTRICTION THAT INTERNATIONAL STUDENTS CAN WORK A MAXIMUM OF 20 HOURS PER WEEK WHILE CLASSES ARE IN SESSION (ESSENTIAL SERVICES/FUNCTIONS ONLY)

APRIL 15 – AMENDMENT OF CANADA EMERGENCY RESPONSE BENEFIT (CERB) ELIGIBILITY RULES TO:

- ALLOW APPLICANTS TO EARN UP TO \$1,000 PER MONTH WHILE COLLECTING THE CERB
- EXTEND THE CERB TO WORKERS WHO HAVE EXHAUSTED THEIR EI REGULAR BENEFITS AND ARE UNABLE TO FIND A JOB OR RETURN TO WORK BECAUSE OF COVID-19 OR, IN THE CASE OF SEASONAL WORKERS, UNDERTAKE REGULAR SEASONAL WORK

MARCH 23

- EXPANDED ACCESS TO THE ONTARIO EMERGENCY ASSISTANCE PROGRAM

NOTE: *This information has been compiled with the assistance of Dr. Dionne Pohler, Associate Professor in the Centre for Industrial Relations and Human Resources and the Rotman School of Management Department of Organizational Behaviour and Human Resources at the University of Toronto, and by drawing on information compiled and published freely by Dr. Jennifer Robson, Associate Professor of Political Management at Carleton University. You can read Dr. Robson's original document here: <https://t.co/m0dXFYIzWk?amp=1>. Corrections to this document can be sent to graduate.artsci@utoronto.ca. This document may be circulated freely.*

DISCLAIMER: This guide is an overview of various programs and supports that have been announced and/or put in place by the Federal and Provincial (Ontario) governments in response to the COVID-19 pandemic. This guide focuses on programs and supports that may be relevant to graduate students. It is not intended to be a comprehensive review of all government programs or initiatives targeting the various impacts of COVID-19. It is also not intended to provide financial advice. This guide may unintentionally contain inaccuracies. Information and eligibility requirements for the programs and

supports included in this guide are evolving as the government responds in real time to the COVID-19 pandemic. Accordingly, the information in this document is subject to change. This document will be updated as new information becomes available, but please refer to the relevant government websites for the most up-to-date and complete information:

Government of Canada: <https://www.canada.ca/en/department-finance/economic-response-plan.html>

Government of Ontario: <https://www.ontario.ca/page/government-ontario>

1. GENERAL

- This guide contains an overview to federal and provincial (Ontario) government support for individuals, including students. All federal support programs can be accessed [here](#).
- Graduate students may be eligible for financial support through the Canada Emergency Student Benefit (CESB). [Announced by the federal government](#) on April 22, 2020, this benefit will provide income support to post-secondary students and recent graduates who are unable to find full-time employment or are unable to work due to COVID-19. The CESB will provide eligible students with \$1,250 per month from May to August 2020 (\$1,750 per month for those with dependents and those with permanent disabilities). The government has indicated that the benefit can be accessed by anyone enrolled to attend a post-secondary institution in September (current students and new), as well as by those who graduated from a post-secondary institution after December 2019; applicants must earn less than \$1,000 per month. Full details about this benefit, including complete eligibility criteria, have not yet been released by the federal government; the benefit first requires Parliamentary approval. This guide will be updated as more details become available.
- Based upon current eligibility rules, the majority of graduate students will generally not qualify for support through the two existing primary income relief programs: the Canada Emergency Response Benefit (CERB) and Employment Insurance (EI). These programs apply to workers who had, and lost, employment or self-employment income as a result of the COVID-19 pandemic, through job loss, illness/quarantine, or caregiving obligations. According to the eligibility criteria announced by the federal government on April 15, eligible applicants must have stopped working or have earned less than \$1,000 in employment income during a four-week eligibility period, **or** have exhausted EI regular benefits and be unable to locate a job, return to work or undertake seasonal employment due to COVID-19. If you cannot demonstrate employment income loss related to COVID-19, it is unlikely that you will qualify. This applies in particular to students in the funded cohort, who are currently receiving TA, RA and University of Toronto Fellowship (UTF) support, as well as students who hold external grants. The Government of Canada has acknowledged that many postsecondary students are left out of these government aid programs and, on April 22, announced supports specific to this group (see previous bullet point).

- Some graduate students may be eligible for other government benefits that are being increased as a result of COVID-19: specifically, the GST/HST tax rebate, and the Canada Child Benefit (CCB). These benefits do not require application. The provincial government is also offering a one-time benefit for parents, guardians and caregivers to offset the cost of buying materials to support their child’s education (application required). Full details are in **Section 2** of this document: **Overview of Government Support Programs**.
- **The most important thing** you should do is file your 2019 taxes, and, if applicable, your 2018 taxes. The deadline for filing your 2019 tax return has been extended to June 1, but filing your taxes promptly will ensure that future entitlements, such as the Goods and Services Tax (GST) credit and the Canada Child Benefit (CCB), will be properly determined. **Please also note that current COVID-19 related increases to the GST/HST tax credit and the CCB require you to have filed your 2018 tax return. If you have not yet done so, file your 2018 tax return ASAP.** Any new income tax balances due, or instalments, are being deferred until after August 31, 2020 without incurring interest or penalties. Also ensure that your address and direct deposit information is up-to-date. This can be done through [My Account for Individuals](#) at the Canada Revenue Agency (CRA). Most of the federal benefits will now be delivered through the CRA.
- Need help filing your taxes? Free tax return software certified by the Canada Revenue Agency is available here: <https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/netfile-overview/certified-software-netfile-program.html>. If you require more in-depth assistance, contact a free income tax clinic near you by searching online at: <https://www.canada.ca/en/revenue-agency/services/tax/individuals/community-volunteer-income-tax-program.html>

2. OVERVIEW OF GOVERNMENT SUPPORT PROGRAMS

The following federal and provincial government supports are currently available for individuals and families in response to the COVID-19 pandemic:

FEDERAL

2.1 CANADA EMERGENCY STUDENT BENEFIT (NEW: ADDED APRIL 23)

- On April 22, the federal government announced a new emergency benefit for post-secondary students and recent graduates, one of several measures of support aimed at students.
- The Canada Emergency Student Benefit (CESB) is directed towards post-secondary students and recent graduates who are ineligible for the Canada Emergency Response Benefit (CERB) or for Employment Insurance (EI), but who are unable to find full-time employment or are unable to work due to COVID-19.

- The CESB will provide eligible students enrolled in a post-secondary institution (current students and those starting in the fall) with \$1,250 per month from May-August, or \$1,750 if they are supporting dependents or living with disabilities.
- Those who have graduated since December 2019 are also eligible to apply.
- Students and recent graduates may receive this benefit while being employed, as long as they do not earn more than \$1,000 per month.
- This benefit will be available to Canadian citizens and permanent residents, and will be paid through the Canada Revenue Agency (CRA).
- New legislation must be approved by Parliament before the CESB can come into effect. Full details about the application process, including eligibility criteria, have yet to be announced. This guide will be updated as further details are released.

2.2 CANADA EMERGENCY RESPONSE BENEFIT (CERB) (UPDATED APRIL 23)

- The Canada Emergency Response Benefit (CERB) provides temporary income support to workers who have stopped working or have less than \$1,000 (before taxes) in employment income in a 4-week period for reasons related to COVID-19, or to individuals who are eligible for Employment Insurance regular or sickness benefits.
- This taxable benefit is available from March 15, 2020 to October 3, 2020 and provides \$500 per week (\$2,000 per month). A maximum 16 weeks of benefits can be paid.
- To qualify for the Canada Emergency Response Benefit, you must:
 - Reside in Canada and be at least 15 years old;
 - Have stopped working because of COVID-19 **or** be eligible for Employment Insurance regular or sickness benefits **or** have exhausted their Employment Insurance regular benefits between December 29, 2019 and October 3, 2020;
 - Have had income of at least \$5,000 in 2019 or in the 12 months prior to the date of application.
- Applicants cannot earn more than \$1,000 (before taxes) in employment or self-employment income in a four-week eligibility period (or, at the time of first application, in 14 or more consecutive days during the four-week claim period).
- Eligible reasons for having experienced employment income loss include, but are not limited to: you have been let go from your job or your hours have been reduced; you are in quarantine or sick due to COVID-19; you are away from work to take care of others because they are in quarantine or sick due to COVID-19; and/or you are away from work to take care of children or other dependents whose care facility is closed due to COVID-19.
- You are **not** eligible for CERB if you quit your job voluntarily (even if it was because of COVID-19), or lost your job/employment income for reasons other than the health emergency.

2.3 EMPLOYMENT INSURANCE (EI)

IMPORTANT NOTE: As of April 6, there will be a single point of application for CERB and EI (regular and sickness benefits), available here: <https://www.canada.ca/en/services/benefits/ei/cerb->

[application.html](#). You will be guided through your responses to complete the application best suited to your circumstances (i.e. CERB or EI).

If you qualify for **other** types of EI benefits (e.g. maternity, parental, compassionate care or family caregiver), you must apply through the normal channels:

<https://www.canada.ca/en/services/benefits/ei.html>

- **EI regular benefits** are meant to cover workers who have lost their job or were laid off without pay.
 - **NOTE:** TAs and sessional instructors whose contracts have ended may be eligible for EI regular benefits, if they have worked enough qualifying insurable hours. The number of hours needed to qualify depends on several factors; in the Toronto region, the current minimum is 700 hours in the 52 weeks prior to being unemployed (the “qualifying period”). This number may be higher for applicants who have not worked in the year prior to the qualifying period. If you think you may be eligible, you should apply within 4 weeks of your contract ending, and you must request a Record of Employment (ROE) from the University by contacting payroll.hr@utoronto.ca. More information about obtaining an ROE is available here: <http://hr.webservices.utoronto.ca/about-hr-equity/Payroll/how-to-request-a-record-of-employment-roe.htm>.
- **EI sickness benefits** cover workers who need to take sick leave not covered by their employer.
- For both regular and sickness benefits, there are requirements related to hours worked and payment into the EI program. Information about eligibility is available here: <https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit/eligibility.html>
- If you previously submitted an EI application that has not yet been processed, it will now be processed automatically through the streamlined CERB rules. If you became eligible for EI regular or sickness benefits prior to March 15, your claim will be processed under the pre-existing EI rules. If you became eligible after March 15, you will be covered by CERB and will be paid at the CERB rate (\$500 per week), regardless of what you may have been eligible to receive through EI.
- Other EI benefits available include maternity, parental, compassionate care or family caregiver benefits. These benefits will continue to be covered by EI and are not replaced by CERB. You are required to apply through the normal application process: <https://www.canada.ca/en/services/benefits/ei.html>

2.4 INCREASED GST/HST TAX CREDIT

- The GST/HST credit is a tax-free quarterly payment that helps individuals and families with low and modest incomes offset all or part of the GST or HST they pay.
- A one-time special increase will double the maximum annual GST/HST tax credit for the 2019-20 benefit year. The extra, one-time credit amount will be calculated based on information from your 2018 income tax and benefit return, and will be issued automatically on April 9, 2020 (there is no need to apply). If you were previously not entitled to the GST/HST credit, but have

filed your 2018 tax return, you may also get the one-time credit amount based on your family net income.

- If you did not file taxes for 2018, you will not receive this payment. You may be eligible for retroactive benefits and credits once you file your 2018 taxes.

2.5 CANADA CHILD BENEFIT (CCB) TOP UP

- The Canada Child Benefit (CCB) is a tax-free monthly payment made to eligible families to help with the cost of raising children under 18 years of age. The federal government is providing up to an extra \$300 per child through the Canada Child Benefit (CCB) for 2019-20. This benefit will be delivered as part of the scheduled CCB payment in May. Those who already receive the CCB do not need to re-apply: this lump sum top-up is automatic.
- If you do not receive the CCB, you can apply here: <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-child-benefit-overview/canada-child-benefit-apply.html>. You must first ensure that you and, if applicable, your spouse or common-law partner have filed your 2018 tax return.

2.6 STUDENT LOANS, GRANTS AND FINANCIAL ASSISTANCE (UPDATED APRIL 23)

- The federal government is [deferring loan payments and interest accruals for Canada Student Loans](#) until September 30, 2020. See also the [National Student Loans Service](#). Students do not need to apply for the repayment pause; it is automatic. This moratorium applies to the federal portion of student loans. Borrowers should check with their provincial or territorial student loan provider to see if payment is required on the provincial or territorial portion.
- Depending on your household income, you may be able to reduce your monthly Canada Student Loan payments and/or have part of your loan forgiven through the Government's [Repayment Assistance Program](#) (RAP). You can apply for the RAP as soon as you start to repay your loans.
- As part of a [package of supports](#) announced April 22 directed at helping post-secondary students continue their education in the fall, the federal government is also:
 - Doubling the Canada Student Grants for eligible full and part-time students, students with permanent disabilities and students with dependents. (NOTE: While Canada Student Grants for full-time students can be directed towards undergraduate study only, eligible part-time students, students with permanent disabilities and students with dependents can be enrolled in studies beyond the undergraduate level).
 - Broadening eligibility for student financial assistance by removing the expected student's and spouse's contributions in 2020-21.
 - Enhancing the Canada Student Loans Program by raising the maximum weekly amount that can be provided to a student in 2020-21 from \$210 to \$350.
 - Increasing existing distinctions-based support for First Nations, Inuit and Métis Nation students pursuing post-secondary education by providing an additional \$75.2 million in 2020-21.

- Extending expiring federal graduate research scholarships and postdoctoral fellowships, and supplementing existing federal research grants, to support students and post-doctoral fellows, by providing \$291.6 million to the federal granting agencies. As per this [backgrounder](#) provided by the federal government, funding will support a one-semester extension for eligible students whose research scholarships or fellowships end between March and August 2020 and who intend to continue their studies. It will also provide a 3-month funding extension for holders of federal research grants to support eligible trainees and staff paid out of these awards.

PROVINCIAL (ONTARIO)

2.7 SUPPORT FOR FAMILIES

- While schools and child care centres are closed, parents, guardians and caregivers can apply for [direct funding](#) to offset the cost of buying materials to support their child’s learning. All eligible parents will receive a one-time per child payment of: \$200 for children aged 0 to 12, or \$250 for children or youth aged 0 to 21 with special needs.

2.8 DEFERRED STUDENT LOAN PAYMENTS AND INTEREST ACCRUALS

- The Ontario provincial government is [deferring loan payments and interest accruals for OSAP](#) until September 30.

2.9 EMERGENCY SUPPORT (NEW: ADDED APRIL 23)

- The Ontario provincial government has [expanded access to its existing Emergency Assistance program](#) under the current provisions of Ontario Works. Ontario residents with limited income, assets or credit who are in a crisis or an emergency situation [can apply for short-term assistance](#). Those who currently receive assistance from Ontario Works or the Ontario Disability Support Program are not eligible.

3. GOVERNMENT SUPPORT PROGRAMS: WHAT FEDERAL AND PROVINCIAL BENEFITS MIGHT BE AVAILABLE TO ME AS A GRADUATE STUDENT?

Please refer to the following seven scenarios below. More than one may apply to your particular situation; please review each scenario that is relevant to you, to ensure you receive full details about the supports that may be currently available to you.

Please also note that information about the government support programs on offer continues to evolve. While this resource will be updated, it is best to refer to the Government of Canada’s website for the latest information: <https://www.canada.ca/en/department-finance/economic-response-plan.html>.

I am a graduate student...

- a. in the funded cohort (i.e., I receive a base funding package)
- b. not in the funded cohort OR in an unfunded program
- c. whose partner who can no longer work for reasons related to COVID-19
- d. with one or more children
- e. who was hoping to TA or secure other employment in the summer
- f. who is at U of T on a study permit (i.e., is not a Canadian citizen or permanent resident)
- g. who is having trouble keeping up with my rent payments

a) I am a graduate student in the funded cohort:

As a graduate student in the funded cohort, receiving a base funding package for the 2019-20 academic year, it is unlikely that you have lost current employment income for reasons related to COVID-19, and you are therefore most likely not eligible for the Canada Emergency Response Benefit (CERB) or Employment Insurance (EI) as the programs currently stand. See **Section 2: Overview of Government Support Programs** for the eligibility criteria for these programs.

You may be eligible for the Canada Emergency Student Benefit (CESB), announced by the federal government on April 22. This benefit targets post-secondary students and recent graduates who are ineligible for CERB or EI, but who are unable to find full-time employment or are unable to work over the summer months due to COVID-19. Eligible applicants can be employed, but must earn less than \$1,000 per month. Full details about the benefit, eligibility criteria and the application process are still emerging. Refer to Section 2.1 for an overview of what is currently known. This guide will be updated as more information is released, but it is best to refer to the Government of Canada's website for the latest information: <https://www.canada.ca/en/department-finance/economic-response-plan.html>.

Other benefits may be available to you, depending on your net income and/or family situation:

- **If you have a low or modest income:** Depending on the family net income declared in your 2018 tax return, you may be eligible for the [COVID-19 increase to the GST/HST credit](#), even if you were not previously entitled to this credit. The GST/HST credit is a tax-free quarterly payment that helps individuals and families with low and modest incomes offset all or part of the GST or HST they pay. The extra, one-time credit amount will be calculated based on information from your 2018 income tax and benefit return, and will be issued automatically on April 9, 2020 (there is no need to apply). If you did not file taxes for 2018, you will not receive this payment. You may be eligible for retroactive benefits and credits once you file your 2018 taxes.
- **If you have a partner who is no longer able to work for reasons related to COVID-19:** Your partner may be eligible for the CERB or EI. Refer to Section 2.2 and 2.3 for more information.
- **If you have one or more children:** you may be eligible for the Canada Child Benefit top-up and the Ministry of Education's Support for Families one-time benefit. Refer to Sections 2.5 and 2.7 for more information.

b) I am a graduate student who is not in the funded cohort, or is in an unfunded program:

If you are not in the funded cohort, or are in an unfunded program (e.g. an unfunded research stream or professional Master's program), you may qualify for the following support programs based on your individual or family situation, and/or your net income:

- If you will be experiencing financial hardship due to a lack of employment over the summer months as a result of COVID-19 and you earn less than \$1,000 per month, you may be eligible for the Canada Emergency Student Benefit (CESB). Refer to Section 2.1.
- If you were working in paid employment and your current source of income has been lost or reduced, you may qualify for the Canada Emergency Response Benefit (CERB) or Employment Insurance regular or sickness benefits. Refer to Section 2.2 and 2.3 for eligibility and application details.
- If your household is low or moderate income, you may qualify for the COVID-19 increase to the GST tax credit. Refer to Section 2.4.
- If you have one or more children, you may be eligible for the Canada Child Benefit top-up and the Ministry of Education's Support for Families benefit. Refer to Section 2.5 and 2.7.
- If you have limited income, assets or credit and are experiencing a COVID-19 related crisis or emergency situation, you may qualify for short-term financial assistance through the Government of Ontario's expanded [Emergency Assistance Program](#). Refer to Section 2.9.

c) I am a graduate student whose partner has stopped working for reasons related to COVID-19:

If you have a partner who has stopped working or has less than \$1,000 (before taxes) in employment income in a four-week period for reasons related to COVID-19, they should apply for the Canada Emergency Response Benefit, whether or not they are eligible for Employment Insurance. The Benefit is available for the period from March 15 to October 3, 2020 and pays a lump sum of \$2,000 for every 4 weeks that the applicant is eligible. Refer to Section 2.2 and 2.3.

Please note that starting April 6, 2020, there will be a single portal to assist with the application process. Applicants are guided through their responses to a few simple questions to complete the application best suited to their circumstances (i.e. eligibility for Employment Insurance benefits or not).

d) I am a graduate student with one or more children:

There are two COVID-19 related benefits currently available to families and individuals raising children under 18:

- A one-time top up to the **Canada Child Benefit (CCB)** for 2019-20, available through the Government of Canada.
- A one-time benefit, **Support for Families**, available through the Ministry of Education (Government of Ontario) to offset the cost of buying materials to support a child's learning while schools and child care centres are closed.

CCB: The federal government is providing up to an extra \$300 per child through the Canada Child Benefit (CCB) for 2019-20. This benefit will be delivered as part of the scheduled CCB payment in May. Those who already receive the CCB do not need to re-apply: this lump sum top-up is automatic.

If you do not receive the CCB, you can apply here: <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-child-benefit-overview/canada-child-benefit-apply.html>. You must first ensure that you and, if applicable, your spouse or common-law partner have filed your 2018 tax return.

Support for Families: While schools and child care centres are closed, parents, guardians and caregivers can apply for direct funding, available through the Government of Ontario, to offset the cost of buying materials to support their child's learning. All eligible parents, guardians or caregivers will receive 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

There is no income cap on this program. Learn more here: <https://www.ontario.ca/page/get-support-families?fbclid=IwAR0IYaTqKwlvvy0-WOIWh6Ze5z2dnNxobQDZo-VIMfpC7mA0pQIXUD2qTuls>.

e) I am a graduate student who was hoping to secure TA work or other employment this summer:

If you are unable to find full-time employment or are unable to work over the summer months due to COVID-19, you may be eligible for the Canada Emergency Student Benefit (CESB). This benefit will provide eligible students with \$1,250 per month from May-August (\$1,750 for students with dependents and those with permanent disabilities). Refer to Section 2.1; please note that full details of this program, including eligibility criteria, have not yet been communicated by the federal government.

If you will be looking for a job in the near future but have not presently stopped working or experienced a work reduction due to COVID-19, you are likely not eligible for the Canada Emergency Response Benefit (CERB) – to qualify, your current source of employment income must have been lost or reduced. The recent expansion of CERB eligibility to seasonal workers (announced April 15; retroactive to March 15, 2020) specifies that these workers must have exhausted their EI regular benefits and be unable to undertake their regular seasonal work as a result of the COVID-19 outbreak.

If you have been working and fit the following criteria, you may be eligible for CERB:

- Worked for pay, including self-employment or gig work, in 2019 or in the last 12 months
- Made \$5,000 in that work (including self-employment) or more in 2019 or in the last 12 months
- Since March 15, have stopped working for reasons related to COVID-19 or have made less than \$1,000 in employment income in a four-week eligibility period (or for 14 days in a row during your first application period).

Another option, if you are under 30 years of age, may be looking for employment through the [Canada Summer Jobs](#) program, which provides opportunities for youth to develop and improve their skills within the not-for-profit, small business, and public sectors, and supports the delivery of key community services. On April 8, the federal government [announced changes to this program](#) to help business and young people affected by COVID-19. These changes will provide employers with a 100% wage subsidy (to a maximum of the local minimum wage) to hire youth for jobs starting as soon as May 11, 2020 and ending as late as February 28, 2021. Employers may be essential services, or may adapt their work to the public health rules for COVID-19. Although 2020 applications for this program closed on February 28, the

government will be working with Members of Parliament to identify organizations (particularly those that provide essential services in the community) that can provide jobs over the coming months. You can search for jobs available in your community through the [Job Bank website and app](#).

f) I am a graduate student who is studying at the University of Toronto on a study permit (i.e., I am not a Canadian citizen or permanent resident):

If you are an international student who is not a Canadian citizen or a permanent resident and you have been working in paid employment in the last 12 months, you may be eligible to receive the Canada Emergency Response Benefit if you meet the other eligibility requirements (including the requirement that you reside in Canada and have a Social Insurance Number). Refer to Section 2.2 for full details.

Currently, there are no other specific government supports related to COVID-19 that are available for international students. International students who are not Canadian citizens or permanent residents are not eligible for the Canada Emergency Student Benefit (CESB), described in Section 2.1.

Please note, however, that the Government of Canada has removed the restriction that allows international students to work only a maximum of 20 hours per week while classes are in session, provided they are working in an essential service or function, such as health care, critical infrastructure, or the supply of food or other critical goods. This temporary rule change will be in place until August 31, 2020. Students and their employers should consult [Public Safety and Emergency Preparedness Canada's Guidance on Essential Services and Functions in Canada during the COVID-19 Outbreak](#) to determine if the work the student is doing exempts them from the 20-hour rule.

g) I am a graduate student who is having trouble keeping up with my rent payments:

Tenants who are having challenges paying rent should speak with their landlords about possibly deferring their rent or other payment arrangements. Be aware that Ontario has suspended evictions (approving new ones or enforcing evictions) in the current health emergency. Under the Residential Tenancies Act, landlords **cannot** charge fees or penalties for late rent payments – this is illegal.

If you have questions or concerns about your rights as a tenant, contact the Ontario Landlord Tenant Board at 1-888-332-3234.

If you are experiencing a financial crisis or emergency related to COVID-19, you may qualify for short-term financial assistance through the Government of Ontario's Emergency Assistance Program. Refer to Section 2.9.