

FAQs About the Canada Emergency Response Benefit (CERB)

First, set-up your CRA Account as soon as possible [here](#). Now for the frequently asked questions (sourced from the [Service Canada info page](#) on the CERB). Click any of the questions below to jump to it.

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What is the Canada Emergency Response Benefit?

The Canada Emergency Response Benefit provides temporary income support to workers who have stopped working and are without employment or self-employment income for reasons related to COVID-19.

If you apply for the CERB through Service Canada, you will receive a \$2000 initial payment. You will then be paid \$1000 every two weeks based on the biweekly reports you submit. If you choose to only report every four weeks, you will be paid \$2000 based on the reports you submit. You will be paid as of the first week of your claim.

The benefit is available from March 15, 2020, to October 3, 2020. You can apply no later than December 2, 2020.

What situations does the Canada Emergency Response Benefit address?

The Canada Emergency Response Benefit is available to those who stop working for reasons related to COVID-19 or are eligible for Employment Insurance regular or sickness benefits. Examples of stopping to work could include but are not limited to:

- You have been let go from your job or your hours have been reduced to zero;
- 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, 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 cannot quit your job voluntarily.

Am I eligible for CERB benefits?

The benefit will be available to workers:

- Residing in Canada, who are at least 15 years old;
- Who have stopped working because of COVID-19 or are eligible for Employment Insurance regular or sickness benefits;
- Who had income of at least \$5,000 in 2019 or in the 12 months prior to the date of their application; and
- Who are 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, they expect to have no employment income.

The income of at least \$5,000 may be from any or a combination of the following sources: employment; self-employment; maternity and parental benefits under the Employment Insurance program and/or similar benefits paid in Quebec under the Quebec Parental Insurance Plan.

The Benefit is only available to individuals who stopped work as a result of reasons related to COVID-19. If you are looking for a job but haven't stopped working because of COVID19, you are not eligible for the Benefit.

For example if you are a student who had a job last year and were planning on working this summer you do not qualify for the benefit.

How much will I get?

If you apply for the CERB through Service Canada, you will receive a \$2000 initial payment. You will then be paid \$1000 every two weeks based on the biweekly reports you submit. If you choose to only report every four weeks, you will be paid \$2000 based on the reports you submit. You will be paid as of the first week of your claim.

A maximum 16 weeks of benefits can be paid.

When you apply for the Canada Emergency Response Benefit, you will receive \$2000 per month, regardless of what you may have been eligible to receive through Employment Insurance.

The Benefit is taxable although tax will not be deducted at source. You will be expected to report the Benefit as income when you file your income tax for the 2020 tax year.

How will I be paid under the CERB?

Benefits will start within 10 days of you submitting an application. There is no waiting period.

Payments will be made through direct deposit or by cheque. You will be paid more quickly if you choose direct deposit.

[Your payments will be retroactive to your eligibility date.]

Where can I apply?

Starting April 6, 2020, you can apply for the Canada Emergency Response Benefit.

Until then, Canadians who are eligible for Employment Insurance and who have lost their job can continue to [apply for Employment Insurance](#).

Whether you apply online or by phone, the CRA wants to provide the best service possible to everyone. To help manage this, the CRA has set up specific days for you to apply. Please use the following guidelines:

If you were born in the month of	Apply for CERB on
January, February or March	Mondays
April, May, or June	Tuesdays
July, August, or September	Wednesdays
October, November, or December	Thursdays
Any month	Fridays, Saturdays and Sundays

I have already applied for EI, what do I do?

Nothing.

If you became eligible for Employment Insurance prior to March 15th, your claim will be processed under the pre-existing Employment Insurance rules.

If you became eligible for EI regular or sickness benefits on March 15th or onward, your claim will be automatically processed through the Canada Emergency Response Benefit.

Service Canada is processing all of these claims as quickly as possible.

I haven't yet applied for EI or the CERB, what should I do?

If you became eligible for EI regular or sickness benefits prior to March 15th, your claim will be processed under the pre-existing Employment Insurance rules.

Should I apply to both EI and the CERB?

No. You can not apply for both, if you try to apply for EI after March 16, 2020, you will be transferred to CERB.

How do I apply for CERB payments?

Starting April 6, 2020, there will be a single portal to assist you with the application process.

You will need to provide your personal contact information, your Social Insurance Number and confirm that you meet the eligibility requirements.

You may be asked to provide additional documentation to verify your eligibility at a future date.

When will I start receiving my CERB payments?

Benefits will start within 10 days of you submitting an application. There is no waiting period.

Payments will be made through direct deposit or by cheque. You will be paid more quickly if you choose direct deposit.

[Your payments will be retroactive to your eligibility date.]

I started receiving Employment Insurance benefits prior to March 15. Do I qualify for the CERB payments?

It is expected that you will return to work when you are finished collecting regular, maternity/parental or other special benefits under the Employment Insurance Program.

If work is not available as a result of reasons related to COVID-19 upon conclusion of your EI claim or maternity/parental leave, you may be eligible to apply for the Canada Emergency Response Benefit.

What if I am still sick or unemployed after October 3, 2020?

You retain your eligibility to receive for Employment Insurance after you stop receiving the Canada Emergency Response Benefit, and the period that you received the CERB does not impact your EI entitlement.

What happens if I do not want CERB but EI because I will receive more with EI?

When you apply for the Canada Emergency Response Benefit, you will receive \$500 per week, regardless of what you may have been eligible to receive through Employment Insurance.

However, you retain your eligibility to receive for Employment Insurance after you stop receiving the Canada Emergency Response Benefit, and the period that you received the CERB does not impact your EI entitlement.