



SUMMARY COURTESY OF THE PROMOTIONAL PRODUCT PROFESSIONALS OF CANADA INC. (PPPC)

Based on the very latest emergency benefit offerings announced by the Government of Canada, every member should be aware of the following, and we have provided links as to where to apply, or get more information pertaining to each program. Read through this carefully.

FOR INDIVIDUALS

The Canada Emergency Response Benefit (CERB) announced by the Federal Government is a program that will be administered by the Canada Revenue Agency (CRA). This agency will be the only one mandated to administer the benefits outlined, and will not involve Service Canada.

Service Canada will continue to administer Employment Insurance Benefits for those who are laid-off, and meet the guidelines for Employment Insurance Benefits. See <https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit/eligibility.html>

The Canada Revenue Agency has deferred all Individual Tax filings (if you haven't already done so) until June 1, 2020, with any deferred income tax payments now due upon September 1, 2020 without penalty. This is why the CRA is administering the CERB, as for those who have not yet filed their Income Tax Returns with the CRA, the agency will use your 2018 returns upon which to base your eligibility for any and all benefits.

Many of these benefits will require Royal Assent, and is why some benefits will not be available until some time April. The best thing you may do right now is to ensure you sign up for a "MY ACCOUNT" with the CRA, <https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html>

This is a must for dealing with "individual" needs, and an account you must first create to apply for the benefits once available in April. Get ahead of it and do it now!

Choose:

Option 2 – Using a CRA user ID and password

Log in with your CRA user ID and password, or register.

[CRA register](#)

While the general belief is that the CERB program will provide \$2,000 per month to individuals for up to four months, it should be noted that this is the maximum, and is based on your total income through your tax filings which the CRA is in possession of.

The link provided gives you information on this benefit and other emergency measures so please click on it and read through it (5 minutes of your time).

https://www.canada.ca/en/department-finance/economic-response-plan/covid19-individuals.html#new_canada_emergency_response_benefit



FOR BUSINESSES

The CRA has implemented a tax payment deferment schedule to August 31, 2020 with no penalties.

More information on all that Canadian businesses will have available to them can be found at the following link.

<https://www.canada.ca/en/departement-finance/economic-response-plan/covid19-businesses.html>

Talk with your accountants and/or financial advisers to find and capture all that is available to you. If it is available to you...use it!

Remember that Service Canada can only help with regular EI Benefits and will NOT be able to assist in the CRA administered CERB program.

REPRODUCED WITH PERMISSION FROM:

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