

Timing is Everything: How to Apply, and Apply Again for the Canada Emergency Response Benefit

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Canadians can apply for the Canada Emergency Response Benefit (CERB) starting on April 6, but the government is hoping to flatten the curve of responses by having affected Canadians in a specific order, by birth month. Here's how it will work:

If you were born in the month of:	Apply for CERB on	Your best day to apply:
January, February or March	Mondays	April 6
April, May, or June	Tuesdays	April 7
July, August, or September	Wednesdays	April 8
October, November, or December	Thursdays	April 9
Any month	Fridays, Saturdays and Sundays	

There are two ways to apply:

- Online with CRA My Account
- Over the phone with an automated phone service

Those who qualify, will receive a \$2000 payment (\$500 a week) for each 4-week period, backdated to the period beginning March 15, 2020. But you will need to keep applying. Each application is for payment over a single 4-week period. If your income situation continues, apply again for an additional 4-week period, up to a maximum of 16 weeks (4 periods in total).

How fast will the money be in your hands? Here's what the government advises:

- **When you select direct deposit** : within 3 business days from the day you submitted your application.
- **Cheque payments** : expect your cheque within 10 business days from the day you submitted your application.

Who qualifies? Here is the criteria. You must be:

- Residing in Canada, and at least 15 years old
- Stopped working because of COVID-19 or are eligible for Employment Insurance regular or sickness benefits
- Had income of at least \$5,000 in 2019 or in the 12 months prior to the date of application; this 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
- You are or are expecting to be without employment or self-employment income for at least 14 consecutive days in the initial four-week period

Not eligible. The Benefit is only available to individuals who stopped work and are not earning employment or self-employment income as a result of reasons related to COVID-19. If you have not stopped working because of COVID-19, you are not eligible for the Benefit.