



Details You Should Know About the Canada Emergency Response Benefit (CERB) Before You Apply!

This Fact Sheet further outlines CERB eligibility stipulations and requirements. More information can be found at www.afn.ca and in the [Information for First Nations on eligibility and applying for the Canada Emergency Response Benefit](#) document. If you access the CERB, there may be important financial implications for you and your family. Individuals and families must be fully informed of the benefit, eligibility criteria, and responsibilities before accessing the CERB.

Eligibility

To be eligible for the CERB:

- You must be:
 - experiencing involuntary loss of income due to COVID-19,
 - or be eligible for Employment Insurance (EI) since March 15, 2020,
 - or have run out of all of your EI regular or fishing benefits between December 29, 2019 and October 3, 2020.
- You also must have made a minimum of \$5,000 (before tax) in employment or self-employment income in 2019 or the past 12 months.
- Finally, you must have made less than \$1,000 (before tax) of income in the two weeks before applying for the CERB, and make less than \$1,000 (before tax) of income each month when renewing the CERB.
- You should only apply through one of the following: the Canada Revenue Agency (CRA) or Service Canada – not both!

Important Notes

- If you are eligible to receive the CERB but are now a client of a First Nation's On-Reserve Income Assistance (IA) Program, the CERB may be deducted from your IA payments. Check with your First Nation's IA Administrator or case manager before applying for the CERB.
- If you are First Nations person living off-reserve and eligible to receive the CERB, but are a client of your provincial or territorial social assistance program, the CERB may be deducted from your payments. You should contact your caseworker for more information.
- It is important for you to make sure you are eligible for the CERB, since the Canada Revenue Agency (CRA) will require ineligible individuals to pay back the CERB. This is a substantial amount of money! Call the CERB's toll free number at 1-833-966-2099 to discuss your eligibility and your application. You should also check the [CRA's CERB eligibility information](#) or [Service Canada's CERB Q&A](#) for the most up-to-date eligibility information.
- The CERB is taxable but the taxes are not automatically deducted from the CERB payment. If you receive the CERB you should set aside an appropriate amount to cover your 2020 taxes. In circumstances where the CERB is replacing income exempt from income tax under Section 87 of the Indian Act - for example if you have status and worked on reserve - then the CERB will be tax-exempt.
- If you are a student and meet the CERB's eligibility criteria, you can apply for the CERB. However, many students may not meet the CERB's eligibility criteria. If you are a student that does not meet the CERB's eligibility criteria, you should look into the Canada Emergency Student Benefit (CESB).





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Are you eligible for the CERB?



Did you lose your job due to COVID-19? Are you sick or in quarantine due to COVID-19? Or are you caring for others, including children and dependents who are sick, in quarantine, or whose care facility closed due to COVID-19?



Alternatively, did you become eligible for Employment Insurance (EI) on or after March 15, 2020? Or did you run out of your regular or fishing EI benefits between December 29, 2019, and October 3, 2020?



In addition, did you make at least \$5,000 (before taxes) in employment and/or self-employment income in 2019 or the past 12 months? And did you make less than \$1,000 (before taxes) in the past two weeks?



If so, you may be eligible for the CERB. You should apply through **one** of the following: the Canada Revenue Agency (CRA) or Service Canada – not both! Alternatively, you can call the CERB application line at **1-833-966-2099**. Double check the CRA's [CERB eligibility information](#) or [Service Canada's CERB Q&A](#) for the most up-to-date eligibility information before applying.