

Guide to Financial Benefits and Employment Support Programs

Date: August 20, 2020

This guide is an overview of resources that have been made available to the Memorial University community in response to the COVID-19 pandemic. It highlights programs that are administered through the University, the Government of Newfoundland and Labrador, and programs that have been announced and/or modified by the Government of Canada. The resources in this guide may only be accessible to specific members of the Memorial University community. Please be sure to review the eligibility requirements for each program as they may differ for undergraduate and graduate students, or for Canadian and international students.

DISCLAIMER: This guide is not intended to be a comprehensive review of all programs or initiatives available to the public. It is also not intended to provide financial advice. Information and eligibility requirements for many of the resources included in this guide are evolving as all levels of government respond to the COVID-19 pandemic. As such, the information in this document is subject to change and may unintentionally contain errors or omissions. This document will be updated as new information becomes available, but please refer to relevant websites for the most up-to-date and complete information:

- [Government of Canada](#)
- [Government of Newfoundland and Labrador](#)
- [Memorial University of Newfoundland](#)
- [Grenfell Campus](#)
- [Marine Institute](#)

1. Federal Government Benefits for Individuals

The Government of Canada is helping Canadians and businesses facing hardship as a result of the COVID-19 outbreak. Please note that eligibility for the programs discussed below may change as the situation evolves and new announcements are made. As such, we encourage you to monitor these programs as changes may make you eligible for a program you were not previously eligible for. For the most up-to-date information on announcements from the Federal Government, visit: <https://www.canada.ca/en/department-finance/economic-response-plan.html>

Most Federal benefits discussed below will be delivered through the Canada Revenue Agency (CRA) and will be based on tax returns for 2018 and 2019. Register or login at [My Account for Individuals](#).

If you are a student at Memorial University and are not sure how to file your Canadian taxes, visit: <https://www.mun.ca/international/programming/income-tax.php>. While this guidance is primarily intended for international students, much is applicable to all students regardless of residency.

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- 1.1 Canadian Emergency Response Benefit Program (CERB):** A taxable benefit of \$2000 per month for up to four months. You will have to re-apply for CERB every four weeks.

For eligibility criteria and to learn how to apply, visit:

<https://www.canada.ca/en/revenue-agency/services/benefits/apply-for-cerb-with-cra.html#who>

Availability of Benefit: March 15 to Oct. 3, 2020

People who are normally eligible for employment insurance (EI) can continue to apply through EI and Service Canada, and they will automatically be enrolled in CERB. If you have voluntarily left a position you may not be eligible for CERB.

- 1.2 Canada Emergency Student Benefit:** College and university students currently in school, planning to start in September, or who graduated in December 2019 are eligible.

Details:

- Eligible postsecondary students receive \$1,250 a month from May to August, and if you are taking care of someone else or have a disability, that amount increases to \$2,000 monthly.
- Working students earning less than \$1,000 per month can also apply.
- Applications are not yet open. Visit <https://www.canada.ca/en/revenue-agency/services/benefits/emergency-student-benefit.html> to keep up-to-date on this program

- 1.3 Canada Student Service Grant:** For students who choose to do national service and serve their communities (volunteer), the new Canada Student Service Grant will provide up to \$5,000 for their education in the fall. The Government of Canada has developed the ["I Want to Help" Platform](#), which provides helpful information about available service opportunities. This grant CAN be combined with the Canada Student Emergency Benefit but NOT the Canada Emergency Response Benefit (CERB).

- 1.4 Canada Student Grant Program:** The Canada Student Grants will be double for all eligible full-time students to up to \$6,000 and up to \$3,600 for part-time students in 2020-21. The Canada Student Grants for Students with Permanent Disabilities and

Students with Dependents would also be doubled. For more information visit:

<https://www.canada.ca/en/services/benefits/education/student-aid/grants-loans/full-time.html>

- 1.5 Increasing distinctions-based support for First Nations, Inuit, and Métis Nation students:** Post-secondary education support will increase by an additional \$75.2 million in 2020-21. For more information on programs for First Nations, Inuit, and Métis Nation students, visit: <https://www.sac-isc.gc.ca/eng/1100100033679/1531406248822>

- 1.6 Extension on expiring federal graduate research scholarships and postdoctoral fellowships, and supplement of existing federal research grants:** the Government of Canada will provide \$291.6 million to the federal granting councils. In addition, the government intends to enhance work opportunities for graduate students and post-doctoral fellows through the National Research Council of Canada. For more information, contact your current program administrator. You may also visit: <https://www.canada.ca/en/services/science/researchfunding.html> to view research funding and awards providers.

- 1.7 International Student Work Permits:** Until August 31, 2020, the government will remove the restriction that allows international students to work 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. International 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 would allow them to work more than 20 hours per week during the academic session.

For more information on this temporary revisions, visit:

<https://www.canada.ca/en/immigration-refugees-citizenship/news/2020/04/removing-barriers-for-international-students-working-in-essential-services-to-fight-covid-19.html>.

- 1.8 Financial Assistance – Canada Student Loans:** eligibility for student financial assistance will be broadened by removing the expected student's and spouse's contributions in 2020-21, in recognition that many students and families will struggle to save for school this year. The Canada Student Loans Program will also be enhanced by raising the maximum weekly amount that can be provided to a student in 2020-21 from \$210 to \$350. For more information on Canada Student Loans, visit: <https://www.csnpe-nslsc.canada.ca/en/home>

- 1.9 Deferral Payment of Canada Student Loans:** Six-month interest-free moratorium placed on repayment of Canada Student Loans for all student loan borrowers.

Who can apply: All Canada Student Loan borrowers.

Availability: Effective Mar. 30 until Sept. 30, 2020.

Some provinces have made announcements regarding repayment of the provincial portion of student loans. To find out more about deferrals or changes in payment options for the provincial portion of your student loan, contact your provincial student aid office.

1.10 Employment Insurance (EI)

1.10.1 Regular Benefits: covers workers who have lost their job or were laid off without pay. If you think you may be eligible, you should apply within 4 weeks of your employment ending, and you must request a Record of Employment (ROE) from your employer.

1.10.2 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 became eligible for EI benefits after March 15, 2020, your EI application will be processed using CERB rules.

Note: 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>

- 1.11 Increased GST/HST Tax Benefit:** 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 was issued automatically on April 9, 2020. 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.

The deadline for filing your 2019 tax return has been extended to June 1, but filing your taxes promptly will ensure that future benefits, such as the Goods and Services Tax (GST) credit and the Canada Child Benefit (CCB) (below), will be properly determined. Any new income tax balances due, or instalments, are being deferred until after August 31, 2020 without incurring interest or penalties.

- 1.12 Canada Child Benefit (CCB) Top-up:** 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 it and are eligible, [apply here](#).
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2. Memorial University Employment Programs

Where students are able to work safely, Memorial University's student employment programs **will be hiring**. Details on each program can be found below.

- 2.1 Memorial Undergraduate Career Experience program (MUCEP):** Jobs will be posted on Friday, September 11, 2020 at 5:00PM. The deadline for applications is 12:00 noon on Friday, September 18, 2020. To view eligibility and apply visit: <https://www.mun.ca/student/student-success/work-experience/MUCEP.php>
- 2.2 Student Work and Service Program (SWASP):** Applications are now being accepted. The deadline for applications is Friday, September 18, 2020. To view eligibility and apply visit: <https://www.mun.ca/student/student-success/work-experience/SWASP.php>
- 2.3 International Student Work Experience Program (ISWEP):** Jobs will be posted on Friday, September 11, 2020 at 5:00PM. The deadline for applications is 12:00 noon on Friday, September 18, 2020.. To view eligibility and apply visit: <https://www.mun.ca/student/student-success/work-experience/ISWEP.php>
- 2.4 Graduate Student Work Experience Program (GRADSWEP):** Friday, September 11, 2020 at 5:00PM. The deadline for applications is 12:00 noon on Friday, September 18, 2020. To view eligibility and apply visit: <https://www.mun.ca/student/student-success/work-experience/GradSWEP.php>

- 2.5 Bridge Fund:** a need-based program administered by the vice-president (research) portfolio. The program is intended to assist researchers who have encountered an unexpected funding gap and require funds to retain key personnel and has a maximum allocation of \$10,000. **Deadline to apply is May 15, 2020:** <https://research-tools.mun.ca/funding/opportunities/seed-bridge-and-multidisciplinary-fund/>
- 2.6 Off-campus jobs board:** The Career Development Office hosts an off-campus job board. To learn more about accessing these opportunities, visit: <https://www.mun.ca/student/student-success/work-experience/work-off-campus.php>

Students can also take advantage of a number of other digital employment websites that will help connect you to employers:

- [Job Bank](#)
- [Indeed: Job Search Canada](#)
- [CareerBuilder](#)
- [SimplyHired](#)
- [LinkedIn Company Profiles](#)
- [Government of Newfoundland and Labrador Career Centre](#)
- Corporate websites
- Municipal websites

3. Provincial Employment Programs (Department of Advanced Education, Skills and Labour)

- 3.1 Small Enterprise Co-operative Placement Assistance program (SECPAP):** administered by Memorial University, SECPAP was created to assist the small business sector in providing challenging employment and educational opportunities to post-secondary co-operative education students in Newfoundland and Labrador. For more information visit: <https://www.mun.ca/coop/employers/funding/>
- 3.2 Graduate Transition to Employment Program (GTEP):** administered by Memorial University, GTEP is an incentive for employers in Newfoundland and Labrador to hire Memorial University graduates. Graduates are responsible for approaching employers of interest and promoting GTEP as a sales tool to garner full-time career related employment. For employers who want to utilize GTEP but do not have a graduate in mind, Career Development will post a job(s) under GTEP on their behalf. For more information, visit: <https://www.mun.ca/student/student-success/work-experience/gtep.php>

- 3.3 Essential Worker Support Program (NEW):** provides a temporary wage top-up to essential workers employed during Alert level 4 and 5 of the COVID-19 pandemic and have a maximum gross monthly income of \$3,000.

The eligibility period for this program is from **March 15, 2020 – July 4, 2020**.

Employers must apply for this program on behalf of their employees. For more information on eligibility visit: <https://www.gov.nl.ca/aesl/essential-workers-program/>

- 3.4 Tutoring Work Experience Program (TWEP):** an opportunity to tutor high school students who are preparing for year-end exams. For more information, visit: <https://www.cdli.ca/tutoring/tutors.html>
- 3.5 JobsNL Wage Subsidy:** designed to connect employers and employees by providing funding to employers to create sustainable long-term employment or seasonal / short term employment. The subsidy is intended to offset salary costs **to create new positions**. There is no deadline and funding is subject to budget availability. Employers can learn more about this program here: <https://www.gov.nl.ca/aesl/empervices/jobsnl/>
- 3.6 Student Mentorship Program:** brings students and mentors together to develop the skills, knowledge, attitudes, and connections students need as they transition into the world of work. The deadline for applications has passed for Summer 2020, but details for future applications can be found here: <https://www.gov.nl.ca/aesl/students/mentorship/>
- 3.7 Student Summer Employment Program Post-Secondary:** provides a subsidy to assist Private Sector and Not-for-Profit Organizations which include School Districts and Municipalities to create summer jobs for post-secondary students entering or returning to post-secondary studies in the upcoming school year. The deadline for applications has passed for Summer 2020, but details for future applications can be found here: <https://www.gov.nl.ca/aesl/students/ssep-post-secondary/>
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4. Federal Government Employment Programs

This section highlights the two new Federal wage subsidies created to assist employers during the COVID-19 pandemic, as well as two Federal employment programs targeted towards the hiring of post-secondary students.

- 4.1 Canada Emergency Wage Subsidy (CEWS):** provides a 75% wage subsidy to eligible employers for up to 12 weeks, retroactive to March 15, 2020. CEWS prevents further job losses, encourages employers to re-hire workers previously laid off as a result of COVID-19, and help better position Canadian companies and other employers to more easily resume normal operations following the crisis.

To learn about eligibility and how to calculate CEWS, visit:

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

- 4.2 Temporary Wage Subsidy for Employers:** a three-month measure that will allow eligible employers to reduce the amount of payroll deductions required to be remitted to the Canada Revenue Agency (CRA). The subsidy is equal to 10% of the remuneration you pay from March 18, 2020 to June 19, 2020, up to \$1,375 for each eligible employee to a maximum of \$25,000 total per employer.

To learn more about eligibility and how to calculate this subsidy, visit:

<https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/frequently-asked-questions-wage-subsidy-small-businesses.html>

- 4.3 Canada Summer Jobs Program:** An initiative that supports all young Canadians develop the skills and gain paid work experience to successfully transition in the labour market. Students searching for jobs can visit <https://www.jobbank.gc.ca/youth>

Note: The summer 2020 program is now closed for employer applications but changes to the program have been made due to the COVID-19 pandemic. For more information, review the [press release](#) from the Prime Minister's Office.

- 4.4 Student Work Placement Program (SWPP):** Administered through [SWPP delivery partners*](#), the program supports organizations within Canada that offer full-time work integrated learning opportunities between 12-16 weeks for full-time Canadian post-secondary students. The employer may receive wage subsidies:

- Up to 50% of the wage cost for the placement (up to a maximum of \$5,000 per placement) per student; or
- Up to 70% (up to a maximum of \$7,000 per placement) for under-represented students including first-year students, women in STEM, indigenous students, persons with disabilities and newcomers

As defined by Co-operative Education and Work-Integrated Learning Canada (CEWIL), **work-integrated learning (WIL)** is a “model and process of curricular experiential education which formally and intentionally integrates a student’s academic studies within a workplace or practice setting. WIL may include any of the following: applied research, apprenticeships, co-op, entrepreneurship, field placements, internships, mandatory professional practicum / clinical placement, service learning, work experience or capstone projects.”

Positions funded by SWPP programs must be **net new** to qualify – this means hiring over and above the number of positions hired in the previous year. All registered

Canadian businesses are eligible for SWPP funding, however; provincial and territorial governments are **NOT** eligible for this program.

Students employed by SWPP-funded positions must be:

- Registered as a full-time or part-time student in a post-secondary institution.
- A Canadian citizen, permanent resident, or person with refugee protection in Canada.
- Legally able to work in Canada according to the laws and regulations of the province or territory where you live.

*Some delivery partners have portals where students can apply to become part of a pre-approved applicant pool, while others require an employer to recruit the student first.

Highlights for each SWPP program delivery partner can be found below.

- 4.4.1** *Biotalent Canada*: helps new talent gain the skills needed for employment in biotech while assisting companies in offsetting the costs associated with hiring. To qualify for the program, either the co-op position needs to have a biotechnology focus or the employer needs to have a biotechnology focus. To find out about eligibility and/or apply for the program, visit: <https://www.biotalent.ca/programs/student-work-placement-program/>
- 4.4.2** *Canadian Council for Aerospace and Aviation*: Organizations must be involved in the aviation/aerospace industry, i.e. directly as an aviation/aerospace organization or indirectly, as a supplier of goods and services for the aviation/aerospace industry. The position must be in an aviation or aerospace organization; cannot be a research position in a school lab. To find out about eligibility and/or apply for the program, visit: <https://www.avaerocouncil.ca/en/swpp>
- 4.4.3** *Electricity Human Resources Canada: Empowering Futures Program*: Targeted towards electricity sector employers that hire students in STEM and business programs. To find out about eligibility and/or apply for the program, visit: <http://electricityhr.ca/resources/empowering-futures-for-employers/>
- 4.4.4** *Environmental Careers Organization (ECO) of Canada*: Organizations in Canada that are looking to hire students from science, technology, engineering, arts or mathematics (STEAM). Work terms must be at least 6 weeks long. Funding can be applied to part-time students as well as co-op students. To find out about eligibility and/or apply for the program, visit: <https://www.eco.ca/employment-programs/student-placement/>
- 4.4.5** *Information and Communication Technology Council (ICTC) – WIL Digital*: The WIL Digital placement is for organizations in the following sectors: intelligent retail, fintech, advanced manufacturing, entertainment and gaming, connected transportation, e-health, cybersecurity, big data, or clean tech. To find out more about eligibility and/or apply for the program, visit: <https://www.wil-ait.digital/en/>

- 4.4.6** *Magnet Student Placement Program*: Magnet is a social innovation platform with a mission is to accelerate inclusive economic growth in Canada. Magnet’s goal is to empower individuals and businesses to grow, find their next opportunity, and succeed in a dynamic labour market. This SWPP program is open to any registered Canadian business or non-profit organization. For find out more about eligibility and/ or to apply, visit: <https://swpp.magnet.today/>
- 4.4.7** *Mining Industry Human Resources Council – Gearing Up*: Organizations in Canada (small and large companies/post-secondary institutions/non-profit organizations) working in the mining or mineral exploration sectors are encouraged to apply. For find out more about eligibility and/ or to apply, visit: <https://www.mihrc.ca/careers/gearing-up>
- 4.4.8** *Technation (formally ITAC): Career Ready Program*: Organizations in Canada looking for employees with skills in the field of Information and Communications Technology. Positions you are hiring for can fall under the following categories: Business Technology Management, Computer Science, Computer Systems Technology, Computer Engineering. **Note: Municipal governments are eligible for funding.** To find out more about eligibility and/or to apply, visit: <https://itactalent.ca/our-programs/work-integrated-learning/for-employers/ready-to-apply/>
- 4.4.9** *Toronto Finance International – Aspire*: Organizations in Canada working in the financial services sector, including: banks, insurers, pension plans, investment managers, FinTechs, hedge funds and credit unions in Canada. To find out more about the program, visit: <https://www.aspirefs.ca/employers/>
- 4.4.10** *Venture for Canada*: This SWPP offers post-secondary students the opportunity to explore entrepreneurial work experiences in Atlantic Canada, British Columbia and the Prairies. **Employers** may find more information here: https://drive.google.com/file/d/1iyNss0FEeNFB68WU4OjPQLC9qk_kJDEV/view. **Students** in both co-op and non-co-op programs are welcome to apply: <https://www.ventureforcanada.ca/programs/internship>
- 4.5** **Rising Youth Community Service Grants**: delivered by TakingITGlobal (TIG), this program supports young people who are inspired with ideas and ready to take action through youth-led community service grants. There are 3 levels of grants available (\$250, \$750 and \$1500) to go towards your community service initiative. Please review the [eligibility criteria](#) and if you think you have an initiative that will fit, [apply here](#). For example of initiatives already in progress, visit: <https://risingyouth.ca/stories>

- 4.6 Digital Skills for Youth (DS4Y):** connects underemployed post-secondary graduates with small businesses and not-for-profit organizations where they can gain meaningful work experience to help them transition to career-oriented employment. If you are an organization that is looking for interns with a focus on applying their digital skills, or a post-graduate student looking for new opportunities in the digital economy, this program might be an option for you.

This program is administered by [Delivery Organizations](#) across the country. To learn more about funding that is currently available, please contact a delivery organization of your choice.

5.0 Other Ways to Minimize Financial Stress During the COVID-19 Pandemic:

- 5.1 Undergraduate Student Emergency Fund and SGS Graduate Student Emergency Fund:** In response to the sudden financial burden that the COVID-19 pandemic has placed many of our students, pan-university emergency funds for both undergraduate and graduate students available to all Memorial University campuses have been established.

Contact information:

Undergraduate students: studentsupport@mun.ca

Grenfell Campus: studentservices@grenfell.mun.ca

- 5.2 Having trouble keeping up with rent payments:** Tenants who are having challenges paying rent should speak with their landlords about possibly deferring their rent or other payment arrangements. Extensions may be possible. For more information, review the [Measures in Response to COVID-19 Pandemic for landlords and tenants in NL](#).
- 5.3 Newfoundland and Labrador Community Food Helpline:** Residents of the province can now call the Provincial Government's 811 Healthline service to access basic information about food programs in their community, including referrals to food banks and meal programs.

Healthline operators can also refer callers who require additional support, such as help with an online grocery order or a meal delivery service, to the Community Food Helpline, which is staffed by the Jimmy Pratt Foundation and Food First NL. SeniorsNL is providing database support for this service.

People who are Deaf, hard of hearing, or have other communication disabilities, and who need support to access food, can reach out to the Newfoundland and Labrador Association of the Deaf by text or Video Relay Service, at the Deaf Connect Line at 709-699-7022.

Delivery services may also be available for those who are unable to travel to a location where they can access food.

5.3.1 Food Banks in St John's and Mount Pearl: The following link provides a listing of the contact information for food banks located in St. John's and Mount Pearl:

<https://www.thrivecyn.ca/directory-of-services/health/food-banks-st-johns-mt-pearl/>

5.3.2 Campus Food Bank: The following link provides contact information and reopening details for Memorial's Campus Food Bank:

https://www.mun.ca/campusfoodbank/About_Us.php

5.4 Computers for Schools Plus (CFS+): Originally, computers were only provided to schools. Today, the CFS+ program also provides computers and other digital devices to assist libraries, not-for-profit organizations, Indigenous communities and eligible low-income Canadians. This is achieved through CFS+, the [CFS+ Internship program](#) and the [Connecting Families](#) initiative. You can also contact your local [CFS+ Affiliates](#) to make a request.

5.5 Car Insurance: You may be entitled to lowered premiums if driving less due to COVID-19. Contact your provider to see if you if this is applicable to your account.

5.6 Mental health resources: Financial stress can have an impact on your mental health. If you need to talk to someone, the [Student Wellness and Counselling Centre \(SWCC\)](#) website offers a number of online and phone-based community mental health and wellness supports. Please refer to the detailed list of resources if you need remote support.

Students with urgent mental health concerns should avail of the following community-based services:

- 24-hour mental health crisis line: (709) 737-4668 (local) or 1-888-737-4668 (province-wide).
- Mobile Crisis Response Team: 1-888-737-4668 St. John's Region.
- 24 hour Walk-in Psychiatric Assessment Unit at the Waterford Hospital Site on Waterford Bridge Road: (709) 777-3021 or (709) 777-3022.

Grenfell students: You may also access the on-line resources listed above or visit Counselling and Psychological Services online resources. If you're in Corner Brook and have an urgent mental health issue, you can also avail of:

Doorways Walk-In Clinic: 35 Boone's Road, (709) 634-4506. Hours: Mondays 9-4:30 p.m.; Tuesdays 1-9 p.m.; Thursdays 9-4:30 p.m.

Finally, [Bridge the gApp](#) allows you to connect with guidance and supports for mental health and addictions in Newfoundland and Labrador.