Canada benefits and assistance handbook

Entrant guide for newcomers and established residents

Reviewed 15 October 2026

You can qualify for help in Canada without being a citizen, but the rules are different for each program. Your province, immigration documents, family income, work history and the people living with you can all affect the result. This handbook helps you identify the right application route, prepare evidence and avoid missing assistance because you applied to the wrong office.

The guide contains 80 numbered articles, followed by a directory covering every province and territory, application examples and a deadline checklist. It includes cash benefits, healthcare, food, housing, education, scholarships, paid placements, disability support, loans and community services. A loan must be repaid. A non-refundable tax credit reduces tax payable; it is not automatically a cash payment. A funded training place or medical service may save you money without paying money into your account.

Start with the section for your status, then use the numbered articles for your needs. The links beneath each article lead to government agencies, program administrators or service providers. Amounts are in Canadian dollars. Maximum amounts are ceilings, not promises. Ongoing programs can have waiting lists, local funding limits or closed cohorts; these are identified where relevant. This national guide is a substantial starting point, rather than an inventory of every municipal or charitable fund.

Contents and program index

Start with your status

Tax benefits and disability income

- 01 Canada child benefit
- 02 Canada Groceries and Essentials Benefit
- 03 Canada workers benefit
- 04 Provincial child benefits and refundable credits
- 05 Free tax preparation and benefit access
- 06 Disability tax credit
- 07 Canada Disability Benefit
- 08 Child disability benefit
- 09 Registered disability savings plan grants and bonds
- 10 Canada caregiver credit

Health care and insurance

- 11 Ontario health coverage through OHIP
- 12 British Columbia MSP and newcomer health enrolment
- 13 Interim Federal Health Program
- 14 Canadian Dental Care Plan
- 15 Ontario prescription support and Trillium
- 16 BC Fair PharmaCare
- 17 Alberta child and adult health benefits
- 18 Community health centres and uninsured care
- 19 Assistive devices and disability equipment
- 20 Home care and caregiver support

Employment insurance and career development

- 21 EI regular benefits after job loss
- 22 EI sickness benefits
- 23 EI maternity and parental benefits
- 24 EI caregiving benefits including care abroad
- 25 Quebec Parental Insurance Plan
- 26 Workers compensation after an injury
- 27 Public employment services and funded training assessment
- 28 Better Jobs Ontario
- 29 NPower Canada technology training
- 30 Windmill Microlending career loans

31 Foreign credential recognition loans and support
32 Professional mentoring and newcomer employment networks
33 Apprenticeship loans and training income
34 Student Work Placement Program
35 Federal student employment
36 Mitacs Accelerate research placements

Education scholarships and savings

37 Canada Student Grants and Loans
38 Disability related student grants
39 Student parents and dependant related funding
40 Institutional bursaries and emergency student assistance
41 Canada Graduate Research Scholarship for masters students
42 Dick Martin occupational health and safety scholarship
43 EduCanada and institution nominated international scholarships
44 Canada Learning Bond education savings without your own deposit
45 Canada Education Savings Grant
46 Student loan Repayment Assistance Plan

Housing utilities and household stability

47 Subsidized and rent geared to income housing
48 Canada Ontario Housing Benefit
49 Toronto Rent Bank
50 Toronto Housing Stabilization Fund
51 British Columbia Rental Assistance Program
52 British Columbia SAFER rent assistance
53 Manitoba Rent Assist
54 Saskatchewan Housing Benefit
55 Quebec Shelter Allowance
56 Canada Yukon Housing Benefit
57 Ontario Electricity Support Program
58 Low income Energy Assistance Program
59 Nova Scotia Heating Assistance Rebate Program
60 Free energy efficiency upgrades in Ontario

Food children communications and community access

61 Food banks and community meals
62 School breakfast lunch and nutrition programs
63 Childcare fee subsidies and reduced fee spaces

64 Jumpstart help with sport for children
65 Public libraries learning tools and museum passes
66 Canoo cultural access for newcomers and new citizens
67 Connecting Families low cost internet
68 TELUS Connecting for Good programs

Settlement legal protection and enterprise
69 Free settlement services and the new time limits
70 Language instruction and provincial adult learning
71 Quebec French courses and financial assistance
72 Resettlement Assistance Program and sponsored refugees
73 Legal aid refugee representation and community legal clinics
74 Open work permit for vulnerable workers
75 Futurpreneur startup financing and mentoring
76 BDC financing for newcomer entrepreneurs
77 Community development grants for sport and inclusion

Pensions disability income and last resort assistance
78 CPP retirement disability and family benefits
79 Old Age Security GIS and allowances
80 Provincial income assistance and emergency support

Province and territory directory

Turn the guide into an application plan

Dates renewals and closed program checks

Decisions reviews and keeping support

Start with your status

Permanent residents

You can generally be considered for the main resident benefit programs, subject to their separate rules. Apply for provincial health coverage, check CRA family benefits, and use employment and settlement services early. Becoming a permanent resident does not automatically enrol you in each program. For children, tell CRA when your immigration category changes: a family previously subject to temporary-resident conditions may qualify through a different route.

For federally funded settlement services outside Quebec, economic-class permanent residents and accompanying family members have a six-year eligibility window from their PR date starting 1 April 2026. This is scheduled to become five years from 1 April 2027. Do not assume the limit applies identically to every immigration category or every locally funded service. Ask the agency which funding stream will serve you and which date it is using.

If you arrived through family sponsorship, your sponsor's undertaking can affect income assistance and create repayment obligations for the sponsor. It does not mean you should go without food or remain in an unsafe home. Explain a sponsorship breakdown to the benefit office and obtain independent legal advice. Do not confuse social assistance with EI, tax benefits or provincial health coverage: they have different rules.

Start with articles 01–05 for tax benefits, 11–20 for health, 27–32 for career support, 37–46 for education and 47–60 for housing. Seniors should also read 78–80.

Settlement eligibility changes

Ontario sponsorship and assistance rules

Citizens and returning Canadians

Citizenship removes some immigration restrictions, but residency and income rules still matter. A Canadian passport does not establish provincial health eligibility if you live abroad. Returning residents should re-establish provincial coverage, update CRA residency and family information, and check whether the relevant benefit requires a full year of Canadian tax residence.

If you have children living abroad, do not include them as children living with you for CCB merely because you support them financially. If you lived or worked in another country, gather those dates and pension records before applying for OAS or CPP. Social security agreements can matter, but they do not turn every foreign working year into a year of Canadian contributions.

After naturalization, some IRCC-funded newcomer services may no longer be available. Provincial employment services, public libraries, community programs and general benefits may remain available. Canoo has a separate new-citizen membership window. Keep your citizenship date and former PR date; the program you approach may use one rather than the other.

Benefits and credits for newcomers and returning residents

International students

Being an international student does not exclude you from every benefit. Many students become Canadian residents for income tax purposes and should check the Canada Groceries and Essentials Benefit, free tax

clinics, campus emergency funds and applicable provincial or municipal services. Federal student grants and loans generally require citizenship, permanent residence or protected-person status; a study permit alone is insufficient.

Health coverage depends on your province and permit. Ontario students commonly rely on institution-arranged insurance rather than OHIP through a study permit alone. British Columbia has a different MSP route for eligible students. Examine the actual insurance certificate, including pregnancy, prescriptions, counselling, dental care and dependants. A spouse's employment plan can supplement medical coverage, but enrolment in it does not itself create provincial health-card eligibility.

For CCB, a temporary resident generally needs to have lived in Canada for the preceding 18 months and hold a qualifying valid permit in the 19th month, unless a spouse or partner satisfies another eligible category. Your child must live with you and the other conditions still apply. The birth of a Canadian-citizen child alone does not remove the parent's eligibility conditions.

For work placements, use the current IRCC rules. From 1 April 2026, eligible postsecondary international students no longer need a separate co-op work permit for required student placements, but must meet the study-permit and institutional conditions. This is not permission to take any job without limits. A scholarship or employer subsidy may exclude international students even when immigration rules allow the work.

Prioritize articles 02, 05, 12–14, 36, 40, 42–43, 61–65 and 68. A student who later becomes a PR or protected person should request a fresh tuition and financial-aid assessment; a change is not always automatic or retroactive.

CCB immigration conditions

Current student placement rules

Temporary workers and work permit holders

Start with the benefits connected to your employment. EI can cover eligible temporary workers with insurable employment; PR is not a universal prerequisite. Regular EI also requires availability for suitable work, so employer-specific permit restrictions and permit expiry require individual assessment. Maternity, sickness and caregiving claims have different conditions from regular unemployment claims.

Check provincial health insurance using your exact permit and employment evidence. In Ontario, an eligible worker route requires a valid work permit and full-time employment for an Ontario employer intended to last at least six months. This is not automatically a requirement to wait until you have already worked six months. An employer letter confirming the position, full-time hours and intended duration can be important.

If you are injured at work, report it to the compensation board as well as your employer. Do not assume that leaving Canada or changing jobs erases a claim. If your employer is abusive and your permit restricts you to that employer, the vulnerable-worker open work permit may be relevant. It is a protection route, not a cash benefit.

Training providers set their own conditions. NPower Canada accepts certain open work permit holders but excludes study-permit holders and requires sufficient remaining permit validity. Windmill and government student aid use different status rules. A valid SIN alone does not establish eligibility for all of them.

OHIP eligibility and documents

Worker protection permit

Refugee claimants awaiting a decision

A refugee claimant is not yet a protected person simply because a claim has been submitted. Use your claim documents when asking about IFHP, provincial assistance, legal aid, food and shelter. A provider should identify the category it needs rather than asking only whether you are a refugee.

Check IFHP eligibility and the provider's participation before non-emergency appointments. Basic covered care remains distinct from supplemental benefits: from 1 May 2026, covered prescriptions generally require a $4 co-payment and other covered supplemental benefits generally require 30% of the eligible cost. Approval limits and exclusions still matter. Ask about the total patient charge in advance.

Seek legal help promptly for refugee deadlines. General settlement help does not replace representation in a refugee claim. Provincial and charitable agencies may serve claimants even when a particular federally funded settlement stream cannot. Ask for a referral to an agency that accepts your documents, rather than abandoning the search after one refusal.

Federal student aid and CCB do not treat a pending refugee claim as a grant of protected-person status. Other eligibility routes may exist through a spouse or a different status, but they need individual confirmation. Prioritize articles 13, 18, 61–65, 73 and 80, together with the provincial directory.

IFHP coverage

Legal Aid Ontario refugee services

Protected persons and resettled refugees

If you have received a positive protection decision, keep a readable copy of that decision and ask agencies to reassess you under the protected-person category. You do not always need to wait for a PR card to apply for benefits that explicitly accept protected persons. Federal student assistance is an important example.

A government-assisted refugee, privately sponsored refugee and person granted asylum inside Canada may have different initial financial support. Resettlement Assistance Program income support is not a general payment to everyone who has ever claimed refugee protection. Your resettlement category and existing sponsorship arrangements determine the route.

Arrange the transition from IFHP to provincial coverage before a document or coverage period expires. Ask which supplemental benefits continue and who pays for prescriptions after the transition. Also check the CCB, tax benefits, language classes and career support. If you begin work, report earnings to the income-support program; its deductions and exemptions may differ from CRA's annual tax-benefit calculation.

For education, bring your protection decision to the financial-aid office. For housing and income assistance, ask about the rules for each household member and any sponsorship. Do not allow a general online form with only citizen or PR options to end your inquiry if the published program also accepts protected persons.

Student assistance for protected persons

Financial help for resettled refugees

Visitors and tourists

Ordinary visitor or tourist status does not provide general access to Canadian welfare, provincial health insurance or government student loans. Plan to use travel or private insurance and check exclusions,

deductibles and direct-billing arrangements. Emergency care can still generate a bill. A visitor visa, an eTA and permission to work are different things.

Libraries, community meals, public events, some food programs and crisis services may be accessible under local rules. Ask about the particular service rather than assuming every community program requires PR. A tourist should not describe a temporary hotel address as permanent residence to obtain a resident benefit.

If your circumstances change through a refugee claim, an eligible work permit, a protection decision or an approved immigration stage, request a new assessment using the new evidence. Marriage to a Canadian alone is not automatic entitlement to a health card or income assistance. For an urgent financial problem, contact your insurer, consulate and local community service provider about practical options.

Mixed status families and people without current status

Assess the family member who is applying. One parent's ineligibility does not necessarily mean a child cannot receive school meals, healthcare or another service. Equally, a citizen child does not automatically make every adult in the household eligible. For income-tested programs, you may still need to disclose a spouse's income, including foreign income, even when that spouse is not applying.

If you do not have current status, ask a legal clinic about your position and ask community providers about services for uninsured or precariously housed residents. Access to a food program does not resolve immigration status. Avoid assurances that receiving any benefit either always harms or never affects an immigration application; sponsorship, financial admissibility and program-specific rules need separate consideration.

Use a safe mailing address and ask how to receive notices privately if you are separating from an abusive partner. Tell the agency about safety concerns before it contacts a sponsor or other household member. A missing bank account, unstable housing or missing document should lead to a discussion of alternatives, not a false declaration.

Tax benefits and disability income

01 Canada child benefit

The Canada child benefit is a tax-free monthly payment toward the costs of children under 18 who live with you. For July 2026 to June 2027, the maximum is $8,157 annually for a child under six and $6,883 for a child aged six to seventeen. These amounts decrease as adjusted family net income rises. A new arrival should not calculate eligibility from Canadian wages alone; CRA can require income earned before arrival and the income of a spouse abroad.

Eligibility combines responsibility for the child's care, Canadian tax residence and an eligible status held by you or your spouse or common-law partner. Citizens, PRs and protected persons have qualifying routes. Temporary residents generally face the preceding 18-month residence condition and valid-permit requirement in month nineteen. A pending protection claim is not a positive protection decision.

Apply through the CRA route that fits your situation: provincial birth registration where available, CRA online services, or Form RC66 with the newcomer/status schedule when required. Prepare birth evidence, arrival dates, immigration documents, custody information and income for the requested periods. If your child has just joined you from abroad, use the actual date they began living with you.

Apply once eligible; this is an ongoing program rather than a scholarship competition. Both partners normally need to file annual returns to keep payments current, even with no income. Report custody and marital changes promptly. If payments stop, ask which missing document or tax year caused the interruption rather than submitting duplicate applications.

Eligibility

Current payment amounts

Application route

02 Canada Groceries and Essentials Benefit

The Canada Groceries and Essentials Benefit replaced the GST/HST credit in July 2026. It is a tax-free quarterly benefit for eligible people with low or modest incomes. It is not a supermarket voucher and does not require you to submit grocery receipts. Older guides may still use the former name; use the current CRA pages when checking payments.

Tax residence is central. International students and other temporary residents should check this benefit rather than assuming only PRs qualify. The age and family conditions differ from CCB, and the CCB eighteen-month temporary-resident rule should not be copied into this program. Your household's income and family composition affect the amount.

Newcomers can use CRA's newcomer benefit application process before filing their first Canadian return. If you have children, CRA may obtain the information through your CCB application; if not, use the newcomer route CRA specifies. Gather arrival dates, identity details, marital information and world income for the periods requested. Once established, file your return every year so CRA can recalculate eligibility.

The June 2026 transition top-up is a past payment, not a new grant application advertised as open in October. If you believe a past payment is missing, request an account review. For future payments, check the current schedule and your CRA statement. A payment to one spouse may represent the family entitlement, so check both accounts before assuming the household has been omitted.

Current benefit

Amounts

Newcomer applications

03 Canada workers benefit

The Canada workers benefit is a refundable tax credit for eligible low-income workers, with a separate disability supplement. Employment income does not automatically make you eligible. Among the important tests are Canadian residence throughout the tax year, age or eligible-family conditions, and the full-time student exclusion.

A student enrolled full-time for more than thirteen weeks in the year is generally excluded unless they have an eligible dependant at year end. A newcomer who became a resident partway through the year should not assume they satisfy the full-year condition. Immigration status and tax residence are different questions; have your preparer check the actual rule rather than selecting a benefit simply because software suggests it.

Claim the benefit on your tax return using the applicable schedule or tax software. Bring employment slips, self-employment records where relevant, your spouse's income information and any DTC approval. CRA uses the return to determine entitlement and, where applicable, advance payments. Advance payments are connected to tax assessment, not a separate universal wage subsidy application.

Before filing, compare family status across both partners' returns. An inconsistent separation date or missing dependant can affect several benefits at once. If your income changes, do not treat last year's credit as a guaranteed amount for this year. Keep the notice of assessment and ask a tax clinic to explain the calculation if the credit is absent. An appeal or adjustment should identify the specific eligibility issue.

Eligibility and student exclusion

Benefit overview and claiming

04 Provincial child benefits and refundable credits

Your provincial benefits may be assessed alongside federal payments, but not every credit is automatic. Ontario's child benefit is connected to CCB, while the Ontario Trillium Benefit includes components with their own application information. Alberta's child and family benefit is also administered through CRA. Quebec operates its own provincial tax system and solidarity tax credit.

Check your province of residence, the relevant December 31 situation and any immigration conditions. Quebec's solidarity credit, for example, has specified status categories, including an eighteen-month condition for qualifying temporary residents. Do not assume federal eligibility automatically establishes Quebec eligibility. A move between provinces should be reported promptly.

In Ontario, keep rent receipts, landlord details, property-tax records if applicable and the information needed for Form ON-BEN. In Quebec, complete Schedule D where required and retain an RL-31 slip if it applies to your housing. New residents should ask how to document income from before arrival. Filing a federal return does not replace a Quebec return.

These are recurring tax-linked programs. Apply through the correct annual return or prescribed form and respond to verification requests. A useful question for your tax preparer is: “Which provincial refundable credits did you assess, and which require a separate form?” This can reveal missed housing-related credits even when your federal refund has already been processed. Refundable does not mean everyone receives the maximum.

Ontario benefits through CRA

Alberta child and family benefit

Quebec solidarity credit eligibility

Claiming the solidarity credit

05 Free tax preparation and benefit access

A free tax clinic can be the practical starting point for several benefits. The Community Volunteer Income Tax Program serves people with modest incomes and simple tax situations; Quebec has the Income Tax Assistance – Volunteer Program. Citizenship is not the defining condition. Newcomers, students, seniors and people receiving assistance may find suitable clinics.

Use CRA's clinic directory and check whether the clinic accepts first-year residents, previous-year returns and your income type. Self-employment, rental property, complex foreign income or capital transactions may be outside a clinic's scope. Tell the clinic about these issues before the appointment rather than leaving them off the return.

Bring identification, SIN or the tax identifier CRA has issued, immigration arrival dates, income slips, tuition slips, rent information and your partner's details. For a newcomer return, separate income earned before Canadian tax residence from income earned afterward. Ask the volunteer what records are missing and whether they can help with benefit forms as well as the return itself.

Many clinics are busiest during tax season, but some operate year-round. If you have unfiled returns, ask which years need attention to restore benefits. Request a copy of every return and confirmation of submission. Free filing should not require you to surrender control of your CRA account or pay a percentage of your refund. If your situation is too complex for a volunteer clinic, ask for an appropriate referral.

Find a free tax clinic

Quebec and national volunteer tax programs

06 Disability tax credit

The Disability Tax Credit is a non-refundable tax credit based on the effects of a severe and prolonged impairment under CRA's criteria. A diagnosis alone does not establish eligibility. Someone with little or no tax payable may receive little immediate tax reduction, yet approval can open access to other programs, including the RDSP and Canada Disability Benefit.

Apply using the current digital process or Form T2201. You complete the applicant portion; an authorized medical practitioner completes the relevant medical certification. Explain how the impairment affects daily functioning, how often the limitations occur, and how long they have lasted or are expected to last. Do not ask the practitioner merely to list diagnoses.

Prepare examples that are accurate and specific: assistance needed, extra time required and the effect of combined limitations. Ask about any fee for completing the form before the appointment. CRA decides the

application; a commercial consultant cannot guarantee approval. If you support a family member, ask whether an unused disability amount can be transferred under the tax rules.

Applications are ongoing. If approved for earlier years, check whether eligible tax returns should be adjusted; approval does not necessarily mean all linked benefits have been applied for. Record the approval period and any expiry. If refused, obtain the reasons and ask the practitioner or a tax adviser whether additional evidence addresses the actual test. Keep the notice for subsequent CDB, RDSP and child-benefit applications.

DTC overview

Application instructions

Form T2201

07 Canada Disability Benefit

The Canada Disability Benefit is an income-tested federal payment for eligible working-age people with disabilities. For July 2026 to June 2027, its maximum is $204.20 per month. It is separate from CPP disability, provincial disability assistance and the tax reduction provided by the DTC.

You generally need to be aged 18–64, approved for the DTC, resident in Canada for tax purposes and within an eligible immigration category. Citizens, PRs, protected persons and qualifying temporary residents who have lived in Canada throughout the previous eighteen months have routes. You and your spouse or common-law partner, where applicable, must have filed the required federal returns. Low income alone is insufficient without DTC approval.

Apply through Service Canada's CDB process after checking the eligibility page. Prepare your SIN, status information, contact details and banking information. Keep the application confirmation. If you are already receiving provincial assistance, ask that program how it treats CDB payments and arrears; do not infer that all provinces use the same treatment.

Back payments can cover up to twenty-four months from application, but no eligibility month before June 2025. A supplemental $150 payment connected to qualifying DTC certification is described on the current federal page and does not require a separate application. Use the current payment-period figures: some examples on the amount page still illustrate 2025–26. Check your assessment rather than relying on an old example or a social-media estimate.

Eligibility

Current amounts and supplemental payment

Application and program navigation

08 Child disability benefit

The child disability benefit adds income-tested support to CCB for families caring for a child under eighteen who qualifies for the DTC. For July 2026 to June 2027, the maximum is $3,480 annually, or $290 monthly, for each eligible child. It is not the same as the adult Canada Disability Benefit.

The family must satisfy CCB conditions and the child's DTC must be approved. This means immigration status, tax residence, custody and family income remain relevant. A school accommodation plan or provincial disability-service registration can be useful background, but neither replaces CRA's DTC decision.

Start with the child's DTC application and make sure CRA has the correct CCB caregiver and household information. Once the required approvals are in place, CRA generally calculates the child disability benefit with CCB. If an approval covers earlier years, ask CRA which periods it has reassessed and whether an additional request is needed for older eligible periods.

Keep medical certification, DTC notices, tax assessments and correspondence together. When describing the child's functioning to a practitioner, distinguish age-appropriate assistance from extra help required because of the impairment. Do not exaggerate or copy another family's examples.

This is an ongoing benefit, with annual income reassessment and DTC approval-period conditions. Before the child turns eighteen, review adult options separately, including CDB, RDSP and provincial disability assistance. None should be assumed to start automatically because the child previously received this benefit. Planning the transition early can reduce gaps in support.

CCB and child disability amounts

DTC application

09 Registered disability savings plan grants and bonds

An RDSP is a long-term savings plan for a person approved for the DTC. Its overlooked feature is the Canada Disability Savings Bond: eligible low-income beneficiaries can receive government contributions without making their own deposit. Matching grants can also be available when contributions are made. Ordinary annual maxima can reach $3,500 in grants and $1,000 in bonds, subject to income and other rules.

Check DTC approval, age, Canadian residence and SIN requirements with an RDSP provider. The grant and bond age limit is particularly important: entitlements generally end after the year the beneficiary turns forty-nine. A plan's ability to remain open is not the same as continuing eligibility for new government contributions.

Ask the financial institution to apply for both grants and bonds, review unused eligible entitlements and explain who can legally be the plan holder. Bring the DTC notice, identity documents, SIN and financial information requested. Filing tax returns is important even when income is zero because income information determines government contributions.

Do not use the account as an ordinary emergency savings account without understanding repayment rules. Withdrawals can trigger repayment of government contributions, and treatment under other programs should be checked. Request a written illustration of the consequences before taking money out.

Applications are ongoing, but year-end and age deadlines affect contributions and carry-forward opportunities. If you are approaching forty-nine, arrange an appointment promptly. Compare account fees, investment choices and withdrawal rules rather than opening the first plan advertised to you.

Government grants and bonds

Opening a plan

Detailed RDSP rules

10 Canada caregiver credit

If you support an eligible relative with a physical or mental infirmity, check the Canada caregiver credit when filing taxes. This is a non-refundable credit, not a government salary for caring for a family member. Its value depends on your tax situation, the relationship, the dependant's income and the applicable line of the return.

The qualifying relationships and residence conditions vary. Do not assume that sending money to any relative abroad establishes eligibility, or that an older parent's age alone is enough. Explain who you support, where they live, their income and the nature of the infirmity to your tax preparer.

CRA may ask for a medical statement. An approved DTC certificate can sometimes remove the need for a separate statement for the specified period. Keep records of support and the dependant's income, and coordinate with any other relative who is claiming support-related credits. Two family members should not each assume they can claim the full amount for the same person.

Review the credit annually with your return. If the relative's condition or income changes, update the calculation. Ask separately about eligible medical expenses and disability-amount transfers; these are different provisions and should not be substituted for one another.

For immediate income replacement while you stop working to provide care, read article 24 on EI caregiving benefits. For practical care at home, read article 20. Combining the appropriate routes can be more useful than expecting a tax credit to cover current monthly living costs.

Canada caregiver credit

Disability and caregiver tax information

Health care and insurance

11 Ontario health coverage through OHIP

OHIP pays for eligible medically necessary services for people who meet Ontario's status and residence conditions. There is no general three-month OHIP waiting period. However, arriving in Ontario, paying tax or marrying a resident does not by itself establish eligibility.

Citizens and PRs have routes, as do protected persons and certain temporary residents. A work-permit route includes full-time work for an Ontario employer intended to last at least six months. Eligible family members may have a route through that worker. Certain PR applicants can qualify after IRCC confirms the relevant eligibility stage; an application receipt or sponsorship submission alone should not be treated as that confirmation.

Apply at ServiceOntario using the required original documents for eligible status, Ontario residence and identity. Workers should obtain an employer letter that clearly states the job, full-time employment and intended duration. Check the document list before travelling, because one document may not satisfy every category.

Ask when coverage starts, when it expires and what to submit after a permit extension. If refused, request the reason and the review route. Keep other insurance until you have confirmed the coverage dates. OHIP does not automatically pay all prescription, dental, vision or ambulance costs; examine articles 14–20 for additional support.

For pregnancy, apply under an actual eligible category rather than assuming pregnancy creates one. If uninsured, ask a community health centre or prenatal provider which services it can supply and what hospital charges remain. Obtain written cost and coverage information where possible.

OHIP rules and application

Accepted documents

12 British Columbia MSP and newcomer health enrolment

British Columbia's Medical Services Plan has different rules from Ontario. Eligible residents, including certain people with sufficiently valid study or work permits, should apply promptly. International students should check both MSP eligibility and the separate international-student health fee rather than assuming coverage is free because general resident premiums were eliminated.

New residents ordinarily face a waiting period consisting of the remainder of the month in which residence is established plus two months, subject to applicable exceptions. Arrange interim insurance and check its exclusions. Your university or college may have a mandatory arrival plan, but its expiry and MSP start date need to align.

Use the provincial health and drug coverage application. Prepare identity and immigration documents, arrival and residence dates, dependent information and your address. Ask Health Insurance BC what to submit when a permit is extended or status changes. Do not stop paying a required student fee merely because an extension is pending.

At the same time, review Fair PharmaCare rather than assuming MSP pays for ordinary outpatient prescriptions. New residents have a specific income-documentation route for drug coverage. If you lack a Canadian tax assessment for the requested year, ask about the permitted affidavit process.

Enrolment is ongoing; there is no annual national open-enrolment season. Apply early enough to resolve document issues before interim coverage expires. If the coverage dates appear wrong, ask for a review using evidence of arrival, residence and permit validity. A health card and a family-doctor appointment are separate access issues.

Apply for BC health and drug coverage

New-resident coverage and drug registration

UBC guidance for international students

13 Interim Federal Health Program

IFHP provides limited, temporary health coverage for eligible refugee claimants, protected persons, resettled refugees and certain other specified groups. Your document category and coverage dates determine which benefits apply. It is not general visitor insurance, and it does not automatically reimburse services from every clinic.

Before a non-emergency appointment, ask whether the provider is registered with IFHP and will verify eligibility through Medavie Blue Cross. Present your current coverage or immigration document. Confirm the specific service, any prior approval and any limit. Basic medical coverage and supplemental coverage should be checked separately.

From 1 May 2026, beneficiaries generally pay $4 for each covered prescription filled or refilled and 30% of the cost of other covered supplemental benefits. Do not rely on older descriptions that say all covered dental, vision and counselling services are entirely free. A service outside the benefit grid may cost more than the co-payment, so ask for an estimate.

If you need an extension or correction, use IRCC's current IFHP application instructions and keep proof of submission. The guide recommends applying for an extension six weeks before expiry where an extension is needed. When provincial coverage becomes available, ask which IFHP components end and whether any continue under your category.

If a provider refuses your document, ask whether the problem is expired eligibility, non-participation or a service exclusion. A settlement worker can help identify another participating provider. Avoid paying for treatment on the assumption IFHP will later repay you personally.

Coverage summary

Current co-payments

Applications and extensions

14 Canadian Dental Care Plan

The Canadian Dental Care Plan can help with eligible dental costs if you meet its income, tax-filing, tax-residence and insurance conditions. Adjusted family net income must be below $90,000. The published criteria focus on Canadian tax residence rather than a blanket citizenship requirement, so a temporary resident should examine the actual conditions.

The major trap is access to private dental coverage. You can be ineligible even if you declined an employer plan, never used it, have to pay premiums, or have coverage through a spouse or student organization. Do not cancel or decline insurance assuming this guarantees CDCP eligibility. Government social-program coverage is treated differently and may be coordinated.

Apply through Service Canada and ensure you and your spouse, if applicable, have filed the required returns. Check the dental-coverage codes on T4 or T4A slips and resolve incorrect employer reporting. Keep the eligibility decision and coverage start date. Before treatment, ask the provider to confirm participation, any preauthorization and your share of the bill; the plan's fee schedule may differ from the dentist's charges.

The 2026 renewal deadline has passed. Someone who missed it must use the current reapplication route and may have a coverage gap; do not describe the closed renewal window as still open. New applications and reapplications should be checked on the live page. Annual renewal and tax filing remain necessary. Treatment received before coverage starts should not be assumed reimbursable.

Eligibility including insurance restrictions

Current applications and renewal notice

15 Ontario prescription support and Trillium

If prescription costs are high relative to your household income, check the Trillium Drug Program. Ontario Drug Benefit coverage also exists through specified categories, including qualifying seniors and social-assistance recipients. A provincial health card does not mean every outpatient prescription is already paid for.

Trillium is intended for eligible Ontario residents with substantial drug costs; it is not a replacement for every workplace or student insurance plan. Eligibility depends on provincial health coverage and program conditions, not simply citizenship. Ask your pharmacist which current route applies to your age, insurance and benefit status.

For Trillium, complete the household application and provide the required income consent or documentation. Include all household members required by the form, even when only one person has expensive medication. Prepare health-card details, prescription costs, private insurance information and income records. Ask how the deductible is calculated and divided across the benefit year.

Before filling a costly prescription, confirm that the drug, dosage and use are covered or whether an exceptional-access request is needed. Keep pharmacy receipts and statements showing what another insurer paid. If income has fallen substantially, ask whether a reassessment is available rather than assuming the original deductible must remain unchanged.

Applications are ongoing, but benefit-year and receipt-submission rules matter. Ask about the effective date before expecting reimbursement for earlier purchases. Low-income seniors should also check the Seniors Co-Payment Program, which can reduce eligible out-of-pocket costs rather than relying on age-based coverage alone.

Ontario drug coverage

Trillium application guide

Seniors co-payment assistance

16 BC Fair PharmaCare

Fair PharmaCare helps eligible BC residents with covered prescriptions and certain supplies based on family income. It has its own registration and income-verification process. Being enrolled in MSP does not mean you should ignore the drug-coverage application.

New residents can apply when they enrol in MSP. If you do not have Canadian income-tax information for the relevant year, use the specific new-resident process. The province may require a notarized income affidavit rather than treating missing Canadian income records as zero income. Confirm how your permit category and family composition affect registration; do not assume every international student's circumstances are identical.

Gather MSP information, SIN details where applicable, spouse information and income evidence for the requested period. Complete the consent allowing income verification. If you do not provide the required consent or evidence, the assigned deductible can be much less favourable than the income-tested result.

At the pharmacy, ask whether your medication is a benefit, whether special authority is required and what portion remains payable. A drug being prescribed does not prove it is covered under every plan. Keep private-insurance records so claims can be coordinated correctly.

Registration is ongoing. Review your family information after marriage, separation or a move, and ask about income review if your current income has fallen. Before buying supplies privately, check whether a registered supplier or prior authorization is necessary. A short conversation with the pharmacist can prevent paying for an item through the wrong route.

New-resident application process

Health and drug coverage application

17 Alberta child and adult health benefits

Alberta's child and adult health benefit programs can help eligible low-income households with expenses beyond basic physician and hospital coverage. The adult program specifically includes routes for pregnant people and people with high ongoing prescription needs, as well as certain people leaving income assistance for work or other qualifying income.

These programs use residence, status, household-income and other conditions. A temporary resident should confirm eligibility with the program instead of assuming that an Alberta health card alone is sufficient. The child program's current benefit year runs from 1 October 2026 to 30 September 2027 and uses 2025 CRA-assessed income.

Apply using the appropriate child or adult form. Provide household details, income evidence, other insurance and the documentation requested for your category. If an older dependent child remains in high school, ask about the declaration needed to maintain coverage. Include the actual prescription or treatment need rather than applying for a vague general allowance.

Ask the provider to check covered services and limits before dental, optical or prescription expenses are incurred. These are health-benefit plans, not unrestricted cash grants. If your income changes or you leave Income Support, ask whether you can move into a continuing health-benefit route instead of losing coverage without review.

Applications are ongoing within the program's benefit-year rules. Keep approval cards and report household changes. If refused because the assessed tax year does not reflect a recent income drop, ask what reconsideration or updated-income evidence the program accepts.

Alberta Child Health Benefit

Alberta Adult Health Benefit

18 Community health centres and uninsured care

Community health centres can offer primary care, health promotion and connections to social services. In Ontario, centres have a mandate to serve uninsured people making the province their home, but each centre has a catchment area, service model and capacity. This is not a promise that every uninsured visitor can obtain every service free of charge.

Use the Alliance for Healthier Communities directory to find a local centre. Explain where you live, whether you have insurance, whether you already have a primary-care provider and what care you need. Ask whether the centre can enrol you or refer you to a clinic accepting uninsured patients. Toronto's Access Alliance has a specific non-insured clinic route with its own criteria.

Bring available identification, immigration or coverage documents, medication information and prior test results if useful. If you lack a document, ask what alternative can be accepted. Request an interpreter if needed and clarify whether an external laboratory, specialist or hospital service will generate a separate bill.

For prenatal care, chronic illness or mental-health needs, ask about continuity rather than a single walk-in visit. A clinic may help with some services while another part of care requires hospital financial counselling or a separate coverage application.

Intake is ongoing but appointments and enrolment may be limited. Call before travelling. If urgent symptoms need emergency assessment, do not wait for routine clinic enrolment. After receiving care, continue working on any eligible OHIP, MSP or IFHP application; a community clinic does not replace full health insurance.

Find an Ontario community health centre

Access Alliance non-insured clinic

Community health centres

19 Assistive devices and disability equipment

Ontario's Assistive Devices Program helps eligible residents with long-term physical disabilities obtain approved devices and supplies. A valid Ontario health card and the relevant clinical criteria are important. Funding varies by equipment category; it should not be described as a universal cheque or a promise to pay the full retail price.

Start with an assessment by the appropriate registered authorizer. Ask whether the item is covered, which suppliers are registered, the approved price and what you must pay. Do not buy expensive equipment first and assume the program will reimburse it afterward. Used equipment, upgrades and replacement timing can have different rules.

Prepare your health-card information, clinical assessment and a quote from an approved vendor. Tell the authorizer about any WSIB, Veterans Affairs, workplace or private-insurance coverage for the same item. Duplicate funding may be restricted. Social-assistance recipients should ask their caseworker whether additional assistance can cover an eligible client contribution or repairs.

In Toronto, low-income residents may also have a municipal route for some medical supplies and devices. Request an assessment before purchase and provide the required prescription or therapist report. This can be worth checking even when you are not receiving monthly social assistance.

Applications are ongoing, subject to approval and device-specific rules. Keep invoices, approval letters and warranty information. Ask who pays for batteries, maintenance and future repairs; approval for the initial device does not necessarily include every later expense.

Assistive Devices Program

ODSP assistance with devices

Toronto medical items and devices

20 Home care and caregiver support

Publicly funded home care can help with assessed nursing, personal support, rehabilitation and other needs. It is not automatically twenty-four-hour care or a wage paid to a family caregiver. In Ontario, a resident with a valid OHIP card can request an assessment through Ontario Health atHome; the assessment determines eligibility and services.

You, a family member, a caregiver or a health professional can make a referral. Describe the tasks that are unsafe or difficult: bathing, transfers, medication management, wound care or recovery after hospital discharge. Explain the help already available and where it is insufficient. Ask about respite and community support as well as personal care.

Prepare medication lists, discharge instructions, relevant diagnoses and contact details for the person receiving care. If the person needs language support or has cognitive or communication difficulties, say so during intake. A family-managed home-care arrangement is available only under specific conditions and should not be assumed to be an unrestricted caregiving stipend.

Before hospital discharge, ask for a written care plan, the first expected visit and a contact if services do not arrive. Meal delivery, transportation and homemaking services may have separate fees or eligibility. Ask which costs are publicly funded and which are your responsibility.

Referrals are ongoing; urgency is assessed clinically. If the person's needs change, request reassessment. Outside Ontario, use your provincial health authority's home-care intake rather than applying to Ontario Health atHome. Insurance eligibility and residence remain relevant even when the person has family living in the province.

Ontario home-care intake

Services and referrals

Family-managed home care

Employment insurance and career development

21 EI regular benefits after job loss

Employment Insurance regular benefits can replace part of your earnings after eligible job loss. You need sufficient insurable hours, an eligible reason for separation and availability for suitable work. A temporary worker can qualify, but restrictions on a work permit can affect the availability assessment. Paying EI premiums is not, by itself, a guarantee of payment.

Apply promptly after you stop working, even if the employer has not yet supplied your Record of Employment. Waiting more than four weeks can cause loss of benefits. Prepare employment dates, employer details, reasons for leaving, SIN, banking information and immigration documents if relevant. Give your own accurate account if you disagree with the employer's reason for separation.

For claims within the current temporary-measure dates, the ordinary waiting period is waived. The published measure covers new claims beginning from 30 March 2025 through 9 October 2027. Other temporary rules, including treatment of separation money, must be checked against the actual start date. Do not assume an old tariff-related announcement applies unchanged to your claim.

Complete reports when required, record job-search activity and declare work and earnings. Tell Service Canada about training, travel and changes to work authorization. If you hold an employer-specific permit, ask how your circumstances affect availability rather than answering that you can take any job when you cannot.

If refused, read the decision and request reconsideration within the stated period. Keep employment contracts, schedules and correspondence. A settlement worker can help organize the application, but Service Canada decides the claim.

EI benefits and application

Current temporary EI measures

22 EI sickness benefits

EI sickness benefits can support an eligible worker who cannot work for medical reasons. The maximum duration is up to twenty-six weeks, subject to the individual claim. In 2026, the maximum weekly payment is $729; most claimants receive a percentage of insured earnings rather than the maximum.

Check the insurable-hours and earnings-reduction conditions, and obtain the required medical certificate. Temporary workers should assess eligibility using their employment and status circumstances; this is not a benefit restricted universally to citizens. Someone with no recent insurable employment should also explore provincial disability or income assistance rather than assuming EI is the only route.

Apply as soon as you stop working and gather the Record of Employment, medical information, employment dates and banking details. Ask your employer about paid sick leave or short-term disability coverage, and tell Service Canada about other payments. The order in which workplace insurance and EI apply can affect your claim.

Keep the certificate and any request for updated medical evidence. If you recover earlier, return gradually or earn income while receiving benefits, report the change. If your condition is work-related, check the provincial workers' compensation route as well; do not claim overlapping payments without disclosing them.

For a longer-term condition, start considering CPP disability, DTC and provincial disability support before sickness benefits end. Their medical tests differ, so approval for one does not establish approval for the others. Review the current temporary EI waiting-period measure for your claim start date.

EI sickness benefit amounts

EI sickness overview and application

23 EI maternity and parental benefits

EI maternity benefits support the person giving birth, while parental benefits support eligible parents caring for a newborn or newly adopted child. A qualifying employee generally needs six hundred insurable hours in the qualifying period and a reduction of more than forty percent in regular weekly earnings for at least one week. PR is not a universal requirement.

In 2026, maternity and standard parental benefits can pay up to $729 weekly. Extended parental benefits use a lower payment rate over a longer period. Choose carefully: once parental benefits have been paid to either sharing parent, the standard-versus-extended choice generally cannot be changed.

Plan the start date, the weeks each parent will claim and the employer's leave requirements. Apply through Service Canada after stopping work and provide employment records, expected or actual birth information and the other parent's details where requested. If your employer offers a top-up, ask about return-to-work obligations and how it coordinates with EI.

Immigration status, health insurance and EI are separate. Receiving maternity EI does not create OHIP eligibility, and giving birth in Canada does not automatically make the parent eligible for CCB. Keep permit-expiry dates and any renewal evidence available for Service Canada.

If you develop pregnancy-related medical complications, ask about sickness benefits rather than assuming maternity benefits are the only option. Quebec residents generally use QPIP for maternity and parental benefits, covered in article 25. Apply promptly and confirm deadlines for using the chosen parental weeks.

Eligibility

Benefit options and duration

Current payment amounts

24 EI caregiving benefits including care abroad

EI caregiving benefits can replace earnings when an eligible worker takes time away to care for a critically ill or injured person, or someone needing end-of-life care. The maximum weeks differ: up to thirty-five for a critically ill or injured child, fifteen for an adult, and twenty-six for compassionate care. Ordinary help for an ageing relative does not automatically satisfy the medical test.

Employees generally need six hundred insured hours and a sufficient reduction in earnings. A qualifying medical professional must certify the care need. These benefits can sometimes apply when the person receiving care is outside Canada, which is particularly relevant to immigrants supporting family abroad. Contact Service Canada about the certificate and travel arrangements before relying on payment.

Apply with employment information, the medical certificate, authorization to release medical information and details of any other caregivers sharing benefits. Explain the relationship and care arrangement accurately. If several relatives share weeks, coordinate the dates so the group does not assume each person receives the full maximum independently.

Keep evidence of the care period and report work or other payments. If care continues longer than the certificate states, another certificate may be needed, but it cannot extend payment beyond the program's maximum weeks. Ask your employer separately about protected leave; eligibility for income replacement and a right to leave are not identical.

Applications are ongoing when the event occurs. Apply promptly rather than waiting until the care period ends. For ongoing household support, also check home care and tax credits; EI is temporary earnings replacement.

Caregiving benefit types

Eligibility

Application and certificates

Care outside Canada

25 Quebec Parental Insurance Plan

Quebec residents should check the Quebec Parental Insurance Plan for maternity, paternity, parental and adoption benefits rather than simply using federal EI parental rules. QPIP has its own insured-income, residence and work-interruption conditions, with routes for employees and self-employed workers.

Your immigration label alone does not answer the question. The program assesses Quebec residence and the relevant insurance conditions. A newcomer should provide actual arrival and residence dates, earnings and contribution information. Do not assume that the federal six-hundred-hour test is the QPIP test, or that temporary presence in Quebec necessarily establishes qualifying residence.

Use QPIP's current application and benefit-selection information. Compare the available plans with the other parent before either application is finalized. Prepare employment income, employer details, birth or adoption dates and banking information. Self-employed applicants should check which tax-year income and interruption-of-activity rules apply to them.

Ask how a move into or out of Quebec affects your claim, particularly if one parent works in another province. Tell the administrator about other maternity or parental payments. Keep the decision and the selected plan details; avoid planning household expenses around an online estimate alone.

This is event-based support with filing and retroactivity rules. Apply promptly when your qualifying period begins and use the current portal for the deadline. An employer's leave policy, provincial employment protections and the benefit payment are separate matters. If a workplace top-up is available, obtain its conditions in writing.

QPIP eligibility by worker category

Quebec government pregnancy and birth eligibility

26 Workers compensation after an injury

Workers' compensation can cover eligible work-related injuries and occupational illnesses through the board responsible for your province. It may include healthcare, wage-loss benefits and return-to-work support. It is different from EI and from a private disability policy. Temporary foreign workers should not assume they are excluded because they are not permanent residents.

Ontario's WSIB explicitly provides coverage for eligible foreign agricultural workers. Report an injury promptly to the employer and healthcare provider, explain that it happened at work, and contact the board yourself. Do

not assume that the employer's report is the same as your application. Keep the date, location, task, witnesses, symptoms and any photographs or correspondence that accurately document the event.

Ask about the worker claim form and deadline. Ontario claims commonly have a six-month filing limit, with specific rules and exceptions; act immediately rather than using the outer limit as a target. If you are leaving Canada, contact WSIB before departure and provide a reliable address and treatment plan.

If the employer tells you to use sick leave or private insurance instead, ask the board for guidance. Do not sign a statement that the injury was unrelated to work if that is untrue. Keep copies of medical restrictions and return-to-work offers.

If denied, the decision should identify the objection deadline. A union, worker adviser or legal clinic may assist. Outside Ontario, use the local compensation board; forms, coverage and appeal deadlines are not uniform across Canada.

WSIB foreign agricultural worker coverage

Worker filing requirements

Guide for foreign agricultural workers

27 Public employment services and funded training assessment

Employment centres can help with job search, resumes, employer referrals and assessment for funded training or practical employment supports. The service itself may be free even when a particular training grant has stricter eligibility. Ask about both the general employment service and the specific funding stream.

In Ontario, Employment Ontario providers assess programs such as Better Jobs Ontario. Elsewhere, use the provincial employment-service system. Citizens, PRs, protected persons and some work-authorized temporary residents may have different options. Bring your actual work authorization; do not assume every open work permit, study permit or pending claim is accepted by every program.

Prepare a resume, work history, education records, current employment status and a clear target occupation. Ask whether credential recognition, language training or a short certificate would address the barrier more effectively than an expensive new diploma. Request information about transport, childcare, equipment or placement support where the local program offers it.

Before enrolling in training, obtain written funding approval and clarify which expenses are covered. A counsellor's general encouragement is not a funding commitment. If you receive EI or social assistance, ask how attendance and financial support must be reported.

Intake is normally ongoing, while training budgets and courses have their own deadlines. If a provider has no suitable program, ask for a referral to another funded service rather than paying a recruiter who promises guaranteed employment. Keep the employment plan so you can track the steps and responsibilities agreed at your appointment.

Employment Ontario and training support

National youth and employment routes

Newcomer employment-service locator

28 Better Jobs Ontario

Better Jobs Ontario can help eligible unemployed or underemployed residents retrain for occupations with employment prospects. Funding is assessed through an Employment Ontario provider. It is not a grant that every newcomer receives after selecting a college, and older advertisements may describe superseded program limits or eligibility rules.

Use the current provincial page and ask the provider to apply the 2026 guidelines. Your employment history, unemployment period, household finances, training history and proposed occupation matter. A recent publicly funded course can affect eligibility for further training. Immigration and work-authorization conditions must also be checked.

Start with an employment-service assessment before paying tuition. Prepare evidence of job searches, layoff or reduced work, education and skills, household income and a realistic training plan. Compare course providers, duration, costs and employment outcomes. Ask whether a shorter or less expensive option is considered adequate.

Request a written breakdown of tuition, books, living support and any additional approved expenses. Ask what happens if you withdraw, change courses or obtain work. If you receive EI, have the training and benefit interaction confirmed instead of assuming full-time study is automatically compatible with your claim.

Applications are ongoing through providers, but approval must fit the training start date and funding availability. Allow time for assessment. A college admission offer is not approval for Better Jobs Ontario. If your request is declined, ask which criterion failed and whether another employment program can support your goal.

Current provincial program

2026 guideline update

Application process

29 NPower Canada technology training

NPower Canada offers tuition-free technology training and employment support in participating provinces. It can be useful if you are unemployed or underemployed and need a structured entry route into technology. It is not a guaranteed job or a general living stipend.

Current general requirements include being at least eighteen, having secondary-school completion or equivalent, basic computer skills, sufficient English and eligibility to work full-time. The provider lists citizens, PRs and qualifying open work permit holders. Open work permits must extend at least one year beyond the program start date. International students holding study permits are excluded under the published policy.

Other conditions include income limits, education and employment restrictions, and program-specific technical requirements. The published thresholds are individual annual income below $50,000 and household income below $105,000. Check the live full-eligibility list before investing time in an application.

Apply through NPower Canada, select the appropriate province and course, and complete the assessment and interview requirements. Prepare your resume, education and status documents, income information and an explanation of your employment goals. Ask about attendance, equipment, internet access and the expected daily schedule.

Cohorts have separate start dates. A course that started on 5 October 2026 is not a new open intake simply because the page remains online. The Network Security Professional page lists a 30 November 2026 start; confirm places and prerequisites before treating it as available to you. Never pay an agent to obtain a place in this free program.

Programs and full eligibility

Apply

Network Security Professional intake

30 Windmill Microlending career loans

Windmill offers loans and career support to eligible skilled immigrants and refugees who need financing to restart their careers in Canada. Its career loan can provide up to $15,000 for approved education and licensing needs. This is repayable financing, not a scholarship or a government grant.

Use the eligibility assessment to check immigration status, training goals, financial circumstances and credit-related conditions. The provider's current information describes a fixed rate of 5.95% for new career loans, but obtain the actual written offer because different products or partner pages may show different terms. A borrower should understand total repayment, not just the monthly amount.

Prepare a career plan, regulatory or training requirements, tuition and exam estimates, income and expense information, and the requested immigration documents. Explain how the proposed expense connects to a realistic licensing or employment pathway. Ask whether living costs during training are eligible under your plan and how disbursement works.

Before borrowing, verify requirements directly with the professional regulator. An education assessment used for immigration may not satisfy licensing requirements. Do not finance a course solely because a school claims it guarantees registration. Windmill's career loan is not intended for business startup costs or debt consolidation.

Applications are ongoing, subject to assessment. Ask about free coaching, mentorship, repayment during training and what happens if an exam or placement is delayed. If you cannot afford repayments under a conservative employment scenario, compare grants, employer support and lower-cost training before signing.

Career loan and application

Eligibility and terms FAQ

Provider overview

31 Foreign credential recognition loans and support

Foreign Credential Recognition support can help internationally trained people navigate licensing and finance eligible costs. The federal information page identifies partner loan programs with financing of up to $30,000, depending on provider and terms. The federal program itself generally funds organizations; it does not offer an unrestricted personal grant to every immigrant.

Start with the regulator for your profession in the province where you intend to work. Ask for the exact assessment, examination, language, supervised-practice and registration requirements. Then use the federal partner directory to locate a loan or employment-support provider serving your region and status category.

Bring qualifications, transcripts, regulator correspondence, a costed plan and a schedule. Ask which expenses can be financed, whether there are residency or immigration restrictions, and whether the loan covers only approved providers. Different partners may have different maximums, rates and repayment arrangements.

The overlooked opportunity is support beyond tuition: some programs help with planning, work experience and navigation of the licensing process. Ask what non-financial services accompany the loan. Equally, do not confuse a general credential-evaluation report with a professional licence or permission to practise.

Applications follow each partner's intake. Apply before the expense where prior approval is required. Keep invoices and the loan agreement, and ask how an examination delay affects payments. If a program is closed locally, seek another listed partner or an employment-service referral rather than assuming the entire national initiative has ended.

Federal partner directory and loan information

What the federal funding program does

32 Professional mentoring and newcomer employment networks

Professional mentoring can help you understand local hiring practices, professional vocabulary and realistic routes into your occupation. Programs such as TRIEC's mentoring network in the Toronto region connect eligible immigrant professionals with people familiar with their field. Mentoring is a service, not a paid internship or a promise of a referral.

Use an established settlement or employment provider to ask about a current mentoring intake. Eligibility can depend on professional experience, time in Canada, immigration category, employment status and location. A general newcomer-service referral does not mean you satisfy every mentoring program's requirements.

Prepare a focused resume and a short description of your target role. Identify the questions you need answered: how your previous experience translates, which credentials employers expect, which job titles fit, and where your applications are failing. A mentor can offer useful context, but a regulator must answer licensing questions.

Agree on meeting frequency, goals and boundaries. Ask for feedback on a specific job posting or interview answer rather than asking the mentor to find you a job. Keep your own record of advice and follow-up actions. Do not share sensitive identity documents with an individual mentor unless an authorized program process requires them.

Intakes and matching depend on available mentors. While waiting, use professional associations, library career resources and employment-centre workshops. Ask whether there are sector-specific bridging programs or employer events. If someone charges a fee for a guaranteed job through a mentoring connection, verify the claim with the program administrator before paying.

TRIEC

Find funded newcomer employment services

33 Apprenticeship loans and training income

An apprenticeship combines paid work with technical training, but income can drop during classroom blocks. Eligible apprentices in designated Red Seal trades should check the Canada Apprentice Loan and EI support for technical training. A loan is repayable even when it is interest-free.

The Canada Apprentice Loan can provide up to $4,000 per eligible technical-training period, subject to program limits. Confirm your apprenticeship registration, trade, training provider, status and province. Quebec has its own arrangements, so do not assume the federal route is identical everywhere.

Apply as early as three months before the training period where permitted, and follow the current final application deadline. Gather your apprenticeship registration, training dates, identity, SIN and financial information. Ask the provincial apprenticeship authority or training provider about the EI referral process before classes begin.

Do not rely on older lists advertising the federal Apprenticeship Incentive Grant or Apprenticeship Completion Grant as open opportunities. Both closed on 31 March 2025. Their continued appearance in search results does not make them available for a new 2026 application.

Ask the employer, union or training centre whether tools, protective equipment, travel or accommodation support is available locally. Obtain approval before purchasing items if reimbursement requires it. Compare your expected training income with rent and family expenses, and arrange a repayment plan for any loan. Keep separate records for wages, EI and training assistance so you can report them accurately.

Canada Apprentice Loan

Closed grant notice and current alternatives

34 Student Work Placement Program

The Student Work Placement Program supports work-integrated learning through delivery partners and participating employers. Its funding generally helps employers provide placements; it is not a personal grant that a student claims independently after finding any job.

Check the student's citizenship, PR or protected-person eligibility, enrolment and work conditions with the delivery partner. International students should not assume eligibility merely because they are legally allowed to work. Immigration permission and an employer's wage-subsidy eligibility are separate tests.

Use the federal placement page to identify delivery partners relevant to your field. Ask your college or university's placement office about employers using the program. Prepare a resume, proof of enrolment and a clear description of the skills you can contribute. The employer may need approval before the placement starts, so raise the subsidy question early.

Read the employment agreement: wages, hours, supervision, learning objectives, location and start date should be clear. A subsidized placement should not be treated as a reason to accept an unexplained unpaid arrangement. Ask how disability accommodations and insurance are handled.

Availability depends on employer vacancies and partner funding, not one national student deadline. If you are ineligible for the subsidy, you may still be eligible for an ordinary paid placement through another route. Do not misstate your status to help an employer obtain funding. Keep placement records and ask the institution whether the work meets academic requirements before accepting it.

Find student work placements

International student placement authorization

35 Federal student employment

Federal student employment programs can provide paid work experience while you study. The Federal Student Work Experience Program is one route, alongside research and co-op recruitment arrangements. Being placed in an applicant inventory does not mean you have a job offer.

Check full-time student and return-to-study requirements, as well as the conditions of the specific vacancy. International students with valid permission to work may be considered under federal student-employment rules when no eligible qualified Canadian students are available; this should not be represented as equal access to every position. Security, language and citizenship-related requirements may affect individual opportunities.

Prepare a clear profile showing your education, skills, languages, location and availability. Use examples from coursework, previous employment and community projects where they demonstrate the requested competency. If invited to an interview, explain what you personally did rather than describing a whole team's achievement as your own.

Before accepting, confirm pay, hours, work location, security screening and whether the position is compatible with your immigration conditions and academic schedule. A job offer does not amend a study permit. Ask your institution whether a placement can count toward a course requirement if that matters to you.

Inventories and vacancies have different closing dates. Keep your profile current and read individual advertisements. Do not use a past summer recruitment announcement as proof that an October vacancy exists. The program is an ongoing employment route, with hiring dependent on departmental needs.

Federal student employment rules

Youth and student employment routes

36 Mitacs Accelerate research placements

Mitacs Accelerate supports research collaborations between academic institutions and eligible non-academic partners. International students can participate if they meet the academic and immigration conditions. This makes it worth checking when other publicly funded placement programs exclude study-permit holders.

A standard internship unit commonly involves a $15,000 research award, with at least $10,000 allocated to the intern's stipend or salary; the award is not all personal take-home money. The academic institution administers funds, and project structure, partner contributions and deductions need to be confirmed. Other Mitacs streams have different values.

Start with a professor or the institution's research office. You need an appropriate research project, an academic supervisor and an eligible partner organization. Prepare a focused question, methods, milestones, proposed outcomes and a realistic budget. Explain the research contribution rather than presenting ordinary routine employment as a research project.

Ask the Mitacs adviser about eligibility, review time, matching funds and the earliest authorized start date. Do not begin work expecting retroactive funding before the project is approved. International students should have their institution confirm work authorization under the current placement rules.

Applications are generally project-based rather than a single national annual scholarship deadline, but special calls and institutional timelines can differ. Before accepting, clarify whether payment is a stipend or salary, when it will arrive, and what happens if the partner withdraws. Keep the approval and payment schedule for your financial planning.

Accelerate eligibility and application

Proposal guidance

Education scholarships and savings

37 Canada Student Grants and Loans

Federal student grants and loans are normally accessed through your province or territory's student-aid application. Citizenship, permanent residence or protected-person status is generally required. A study permit alone does not qualify you. Quebec, Nunavut and the Northwest Territories have separate student-assistance arrangements rather than the standard participating-jurisdiction route.

For the 2026–27 school year, the Canada Student Grant for Full-Time Students can provide up to $4,200, depending on assessed need and eligibility. A grant does not ordinarily require repayment if you continue meeting its conditions, while a loan does. Withdrawal, inaccurate information or a change in course load can change an award or create repayment obligations.

Apply through your home jurisdiction and confirm that the institution and program are designated. Changes effective 1 August 2026 restrict federal funding for private for-profit institutions in specified circumstances, so do not rely on a school's old claim that it is eligible. Ask the financial-aid office to explain the exact grant and loan components for your program.

Prepare status documents, SIN, admission and enrolment information, income, family details and costs. A protected person should provide the accepted protection evidence rather than waiting unnecessarily for PR. If your status changes during the academic year, request reassessment promptly.

Deadlines are linked to the study period and jurisdiction. Apply early, resolve document requests and complete the loan agreement if required. An estimated award is not money available to pay tuition until the institution confirms enrolment and the payment is released.

How funding works

2026–27 full-time grant

Institution restrictions

Protected-person eligibility

38 Disability related student grants

Eligible students with disabilities should ask about both the general disability grant and the separate grant for necessary educational services and equipment. These are different from campus accommodation services and from the CRA Disability Tax Credit. Approval under one system does not automatically establish eligibility under another.

The Canada Student Grant for Students with Disabilities can provide $2,800 for the 2026–27 school year under the current rules. The services-and-equipment grant requires evidence of the education-related need and eligible costs. Federal student-aid status and financial eligibility conditions still apply; international students should also ask their institution about campus-funded alternatives.

Contact the accessibility office and financial-aid office together. Provide the required disability documentation, your course load and a description of barriers to participation. Ask whether an assessment, assistive software, note-taking support, tutoring or another service is eligible under the current program. Obtain quotes and approval before buying equipment where required.

In Ontario, use the current 2026–27 Bursary for Students with Disabilities and Canada Student Grant for Services and Equipment application. Do not submit an old form found through a search engine. Keep receipts and comply with any requirement to return unused funding.

Deadlines depend on the study period and expense. Apply early enough for equipment or services to be available during the course. If you reduce your course load because of disability, ask how the student-aid definition of full-time study applies before withdrawing from classes.

Disability grant

Services and equipment

Current Ontario application guidance

39 Student parents and dependant related funding

If you support children while studying, ask for a student-aid assessment that includes dependants and childcare costs. The ordinary tuition estimate may not show all available support. Federal grants for eligible students with dependants and provincial assistance can be assessed through the student-aid process.

Citizens, PRs and protected persons who meet the relevant residence, income and study conditions should check this route. International students generally need institution-funded or local alternatives because study-permit status alone does not establish federal student-aid eligibility. A partner's income and the children's living arrangements can affect the assessment.

Give the financial-aid office accurate birth dates, custody details, childcare costs and your partner's income. Ask which costs the application already includes and which need a separate form. If your income or family situation has changed since the tax year used, request the available review process and supporting-document checklist.

Apply for a municipal childcare subsidy separately where eligible. Do not count on a student grant to create a childcare space, and do not assume a reduced-fee childcare place automatically covers all fees. Coordinate the two offices so the same expense is reported accurately.

Deadlines follow the student-aid year and local childcare program. Keep proof of enrolment, timetable and childcare invoices. Before reducing your study load or taking leave to care for a child, ask how that changes grants, loans, tuition and immigration conditions. A brief written assessment can prevent an avoidable overpayment or a gap in childcare funding.

Federal grant categories

Ontario aid amounts and dependant support

Toronto childcare subsidy application

40 Institutional bursaries and emergency student assistance

Your college or university may offer bursaries, emergency assistance, tuition-payment arrangements, food support and paid campus work. These are institution-specific opportunities rather than a national entitlement. International students should ask explicitly which funds accept their status; some are restricted to domestic students, while others have broader criteria.

Contact financial aid, the international office and your department. Ask for the current bursary portal, emergency-fund process and nomination-based awards. A department may know about a small professional or

donor award that is not prominent on the central scholarship page. Ask whether your program level, course load and academic standing fit.

Prepare a short budget showing income, unavoidable expenses, the unexpected event and the amount needed. Attach the evidence requested, such as a rent notice, medical expense, employment loss or fee statement. Explain what would resolve the immediate problem; a clear, documented request is more useful than a long unsupported hardship narrative.

Read whether an award is a grant, loan, tuition credit or reimbursement. Ask how it affects other student aid and whether payment goes to you or directly to your student account. Do not commit to a purchase before reimbursement is approved.

Deadlines and remaining funds vary by institution and term. Emergency funds may accept requests throughout the year but can run out. If refused, ask about a payment plan, food program, departmental award or external referral. Keep studying or withdrawing decisions separate until you understand the financial and immigration consequences.

National scholarship starting point

International scholarship guidance

41 Canada Graduate Research Scholarship for masters students

This is a competitive research award, not a general discount for anyone taking a master's degree. The current award is $27,000 for 12 months. You must be a Canadian citizen, permanent resident or protected person by the application deadline and meet the academic, research-program and study-duration conditions. A study permit alone does not qualify you.

The 2026 competition deadline is 1 December 2026, before 8 p.m. Eastern time. Institutions may require earlier steps, so contact graduate awards now. You can identify up to three eligible institutions in the application. Confirm that your proposed degree has the research component the competition requires; a professional or course-only master's is not automatically eligible.

Start with a concise research question, a feasible method and a clear explanation of why the work matters. Ask your prospective supervisor and graduate awards office to review the fit. Order transcripts and request references well before the deadline. Give referees your proposal, relevant work and submission instructions rather than asking them to reconstruct your record.

Check the program's rules for academic averages, months of graduate study and previous awards. Applicants eligible for designated funding for Black student researchers should read the voluntary self-identification and consent process. It is an additional route within the competition, not a substitute for its eligibility requirements.

Keep the submitted application and confirmation. If you receive an offer, read acceptance and start-date conditions before changing institutions or study status. An award offer does not itself provide admission, immigration permission or an unlimited extension of funding.

Program, eligibility and deadline

University of Toronto award guidance

42 Dick Martin occupational health and safety scholarship

Students in occupational health and safety can miss this award because it is offered by a specialist public agency rather than their university. The Canadian Centre for Occupational Health and Safety awards two $3,000 scholarships annually: one to a college student and one to a university student. Check the current rules if you are enrolled full-time or part-time in an eligible occupational health and safety course or program at an accredited Canadian college or university.

The published annual application window runs from 1 October to 31 January, with a deadline of 11:59 p.m. Eastern Standard Time. For the cycle open at this guide's review date, plan for 31 January 2027 and confirm the live form before submitting. Old downloadable forms have carried a different closing hour; use the current competition instructions.

The application includes a 1,000–1,200 word essay. Use 12-point type, double spacing, page numbers, a word count and a bibliography; keep your name and initials out of the essay and its filename. Your essay should show a practical understanding of prevention and workplace health and safety, supported by appropriate sources. A generic account of financial hardship is not a replacement for answering the essay question.

Ask your program office to confirm that your course meets the competition's definition. Canadian citizenship is not required; international students enrolled in an eligible Canadian program can apply. Obtain written clarification if your course title is unusual.

Set your personal deadline several days early. Save the final essay, application and delivery confirmation together. Search the CCOHS scholarship page for other competitions, but do not treat an award with a closed August deadline as currently open.

Current competition rules

Application form

43 EduCanada and institution nominated international scholarships

EduCanada is useful for international students because its listings identify opportunities based on citizenship, destination, level of study and institutional partnerships. It is a directory of separate competitions, not one scholarship that every international student can claim. Some opportunities support short exchanges rather than an entire Canadian degree.

Read who must submit the application. In several programs the Canadian institution applies or nominates students; sending a personal application to the federal department will not work. Contact your home institution's international office and the proposed Canadian host. Ask whether they have a current agreement, a nomination process and an internal deadline.

Prepare evidence of nationality, current enrolment, academic standing, language ability and the proposed study or research activity. Compare the funded items with your actual budget: airfare, living costs, insurance, tuition and visa costs are not interchangeable. Ask whether you must remain enrolled at your home institution during the exchange.

Do not rely on an old announcement that says applications are open. The 2026 Study in Canada Scholarships competition is not presented here as an open October application. Use the live opportunities page for the next published cycle, and join your institution's awards mailing list while preparing documents.

International students already in Canada should also check departmental awards, supervisor-funded research and institutional emergency bursaries. Those routes can have different nationality rules. Never pay a person who promises a government scholarship in return for a processing fee or guaranteed nomination.

Scholarships for international applicants

How scholarship applications work

Study in Canada Scholarships

44 Canada Learning Bond education savings without your own deposit

The Canada Learning Bond is especially valuable when a family cannot afford to save. Eligible children from low-income families can receive money in a Registered Education Savings Plan without the family making its own contribution. The bond can total up to $2,000, including an initial $500 and further amounts for eligible years. Eligibility starts with children born in 2004 or later and depends on the applicable family-income and residence conditions.

Ask an RESP provider that offers the bond to open an account and request it. You will need SINs and the required identity information. Keep tax returns current so income-based eligibility can be established. A child who was eligible in earlier years may still have unclaimed amounts; ask for the full assessment rather than only the current year's payment.

A young adult can request their own eligible bond after turning 18. Under the current rules, act before age 21. A planned expansion of the claim age to 30 from April 2028 is not a reason to miss the deadline that applies now.

Compare account fees and withdrawal conditions. Ask for a plain explanation of what happens if the child delays study, changes programs or never attends an eligible institution. You do not need an expensive contribution contract simply to seek the bond.

This is education savings, not cash for today's rent or food. Keep the provider's confirmation showing which incentives were requested. If no bond appears, ask whether the problem is income information, a missing SIN, residency or an unsubmitted incentive request.

RESP and education savings

Canada Learning Bond conditions

45 Canada Education Savings Grant

If you can contribute to a child's RESP, the Canada Education Savings Grant can add government money. The basic grant is 20% of eligible contributions, normally up to $500 on $2,500 contributed in a year, with a lifetime grant maximum of $7,200. Additional assistance can apply to lower-income families. The child and account must meet the program's conditions.

Ask your provider to request both the basic and any additional grant for which the child qualifies. Also ask about the Canada Learning Bond. These are separate incentives: a family can miss one if the provider has not completed the relevant request.

Unused grant room may allow a larger grant in a later year, within the annual catch-up rules. Contributions for children aged 16 or 17 have special prior-contribution requirements. If your child is approaching those ages, get the provider to check the history before transferring money. A newcomer child's eligible history should be

assessed using the actual residence and account rules; do not assume every year since birth creates Canadian entitlement.

Keep your emergency budget intact. An RESP is not a substitute for money needed for housing, food or urgent debt payments. Compare fees, investment risk and withdrawal rules before choosing an account. Ask what happens to grants if you withdraw contributions early or the beneficiary does not pursue eligible education.

Record contributions across all RESPs for the same child, including accounts opened by relatives. Multiple accounts do not multiply the lifetime grant ceiling. Coordinate with other contributors to avoid overcontributions and missed incentives.

Estimate grants and bond amounts

Open and manage an RESP

46 Student loan Repayment Assistance Plan

If your government student-loan payment is unaffordable, apply for repayment assistance before arrears become a larger problem. The federal Repayment Assistance Plan assesses income and family circumstances and may reduce your payment, potentially to zero. It is not automatic forgiveness of every student debt and does not apply to an ordinary private bank education loan.

Use your National Student Loans Service Centre account and check how the provincial portion of your borrowing is handled. Some borrowers need a separate provincial process. Report current income and household information accurately, including a spouse's income where required. If disability affects your finances, ask about the disability-related repayment route and allowable expenses.

Approval normally covers six months. Put the renewal date in your calendar immediately and reapply if you still need help. A previous approval does not protect future payments after the approved period ends. Keep the decision notice and confirm what your next scheduled payment will be.

If you have already missed payments, contact the loan administrator to ask which options are available for your account's current stage. Do not assume that ignoring calls creates a payment holiday. Ask for the amount, due date and agreement in writing.

Before taking another private loan to make student-loan payments, compare the official assistance route. A bank loan can have interest and repayment terms that are less flexible. If you return to school, separately confirm whether your existing loans qualify for in-study payment arrangements; admission alone does not update the loan account.

Federal repayment assistance

Loan repayment options

Housing utilities and household stability

47 Subsidized and rent geared to income housing

Subsidized housing can reduce rent substantially, but it is usually a long-term application route rather than an answer to an eviction next week. Provinces, municipalities, housing authorities and nonprofit providers administer different lists. Apply to the authority serving the place where you intend to live and ask whether separate cooperative or nonprofit applications are also needed.

Eligibility can involve immigration status, household income, assets, age, family composition and the ability to live independently with available supports. Refugee claimants are accepted by some systems under specific documentation rules; do not assume that one province's rule applies nationwide. In BC, use BC Housing's current household and residency criteria.

Prepare identity and status documents for each relevant household member, income records, tax assessments and present housing details. If you need an accessible unit, provide the requested functional information. Ask about priority processes for violence, homelessness or serious medical needs. A priority category still requires evidence and does not guarantee immediate placement.

Choose locations and unit types carefully. Ask how refusals affect your place on the list and how often you must confirm interest. Keep your phone, email, address and household composition current. Missing an update request can cost years of waiting.

If you are facing immediate homelessness, seek emergency shelter, rent assistance and legal advice at the same time. Keep the long-term housing application active unless you receive a written explanation that another benefit requires removal. Do not pay anyone who promises to move you to the front of a public housing queue.

Housing assistance for newcomers

BC subsidized housing eligibility and application

48 Canada Ontario Housing Benefit

The Canada–Ontario Housing Benefit is a portable housing benefit administered through local service managers. It can help an eligible household pay rent in the private market. It is not a universally open application that every low-income renter can submit directly to the federal government.

Toronto uses a referral process and available allocations. Ask your housing worker, shelter worker or local housing access office whether your household fits the current referral priorities. Other Ontario municipalities manage their own processes. A neighbouring city's referral or payment does not establish your eligibility.

Provide current income, household size, rent and housing need. Ask how the benefit will change if your rent, address or household changes. You should understand the tenant's remaining rent obligation before signing a lease. A projected benefit is not an approval notice.

Ask specifically about the effect on your rent-geared-to-income waiting-list application. Acceptance can involve leaving that list, while particular streams or exceptions, including rules affecting survivors of gender-based violence, may differ. Get the rule that applies to your offer in writing rather than relying on a general statement from another applicant.

There is no single national deadline for households. Access depends on local referral windows and funding. If no referral is available, ask for a written list of alternatives: rent bank, arrears assistance, emergency accommodation, subsidized housing and help negotiating a sustainable tenancy. Keep annual tax and renewal requirements current once approved.

Toronto referral and program information

Ontario housing benefit program framework

49 Toronto Rent Bank

Toronto Rent Bank can provide grants for eligible rental arrears or rental deposits. This is a local homelessness-prevention program, not a benefit available to every Ontario resident. Apply early when a temporary financial problem threatens an otherwise sustainable tenancy.

Use the current eligibility screening and application route. The assessment considers household circumstances, income, rent and the nature of the arrears or move. A previous award can affect access; the live screening asks about assistance received within the past 12 months. Ontario Works and ODSP recipients should ask about the Housing Stabilization Fund rather than assuming the Rent Bank is their route.

Gather the lease, landlord's contact details, rent ledger, notices, income information and a budget showing how future rent will be paid. Explain the event that caused the shortfall and the amount needed to resolve it. If the landlord's ledger is wrong, keep evidence of payments and seek tenancy advice while the funding request is assessed.

Do not wait for an eviction hearing to make first contact. Funding processing does not automatically stop a legal case, so respond to hearing and tribunal deadlines separately. Ask whether the agency can communicate with the landlord with your consent.

A grant decision does not erase future rent obligations. After approval, confirm the amount paid, the period covered and whether any balance remains. If declined, request the reason and ask about emergency assistance, community funds or a legal clinic. Utility arrears require a different route such as LEAP.

Program and application route

Current eligibility screening

50 Toronto Housing Stabilization Fund

Toronto's Housing Stabilization Fund is a route for eligible Ontario Works and ODSP recipients who need help obtaining or keeping housing. Depending on the assessment, support can address specified housing expenses or essential household needs. It is not a general furniture allowance automatically paid to everyone on assistance.

Contact your caseworker before spending money. Explain whether you are moving from homelessness, avoiding eviction, establishing a new home or dealing with another eligible housing need. Ask which items can be considered, the amount available and whether a quotation or landlord confirmation is required.

Prepare the proposed lease or rent statement, details of your existing benefit file, the reason for the request and cost estimates. For a move, check whether the program can approve a deposit, moving cost or essential item before you sign a contract. Written approval matters when reimbursement rules are strict.

Ask whether your request is being assessed under the Housing Stabilization Fund or another discretionary benefit. Different funds can cover different expenses. If you have disability-related needs, explain the practical requirement rather than assuming that a standard item list captures it.

There is no annual scholarship-style deadline; the need and current program rules drive the assessment. Keep the written decision and receipts. If a request is refused, ask for the policy basis and available review process. Do not assume that a Toronto policy applies in another municipality: contact that area's social assistance office for its housing-related benefits.

Eligible costs and Toronto policy

51 British Columbia Rental Assistance Program

BC's Rental Assistance Program helps eligible lower-income families with dependent children who rent in the private market. The current gross household income ceiling is $60,000. A family must meet the program's residence, status, income and housing conditions, including the applicable 12-month BC residence requirement. A child in the home alone does not establish eligibility.

Check the full rules if your family includes a sponsor, temporary resident, adult child or a person receiving provincial income assistance. These details can change the result. The program uses its own definition of a dependent child and household; a roommate is not automatically treated like your spouse or dependant.

Complete the BC Housing application with proof of rent, household income, tax information and status documents. Ask how to document recent changes in earnings. If you are a newcomer without the requested tax history, contact the program about acceptable evidence rather than submitting an unexplained blank section.

The current page says assistance, where approved, is effective from the month the application reaches the office. Apply promptly and retain delivery confirmation. Do not assume you can recover every month before applying.

Use the calculator only as an estimate. Renew when requested and report changes in rent, address or household circumstances. Before moving, ask whether the new accommodation remains eligible. For families pursuing education, also ask BC Housing about its education awards program: some awards serve residents receiving housing subsidy or RAP, subject to their separate annual rules and deadlines.

RAP rules and application

Benefit estimator

Housing-related education awards

52 British Columbia SAFER rent assistance

Shelter Aid for Elderly Renters, usually called SAFER, provides monthly rent assistance to eligible BC residents aged 60 or over who rent in the private market. It can be relevant before a person turns 65 and becomes eligible for OAS. Income, residence, immigration category and accommodation rules still apply.

Use the current SAFER page rather than an old news release announcing a temporary top-up. Historical one-time payments are not new application opportunities. Ask BC Housing to assess your actual rent and household income; the rent ceiling used in the formula is not a promise to reimburse your entire rent.

Prepare rent evidence, income and pension statements, tax information and the required residency documents. If you receive OAS, provide the requested pension evidence. If your income has fallen or a spouse has died, contact the program about updating the assessment rather than waiting for the next routine renewal.

Check exclusions before applying, particularly if you live in subsidized housing, receive income assistance or have a sponsorship undertaking. The program's current rules, not your age alone, determine access. A housing worker can help distinguish SAFER from other BC Housing benefits.

Approved clients must complete annual reapplication and keep information current. Record the renewal date and check that your direct-deposit details are correct. If the form is difficult to complete, ask a seniors' service or settlement agency for help. Do not give someone your online banking password to arrange a benefit deposit.

SAFER eligibility and application

Rent assistance programs

53 Manitoba Rent Assist

Manitoba Rent Assist has routes for people receiving Employment and Income Assistance and for eligible low-income private renters who are not on EIA. The non-EIA route can be overlooked by working households who assume all housing support requires welfare enrolment.

For the non-EIA program, check the current citizenship or permanent-residence, age, income and rental conditions. A temporary resident should not assume eligibility based only on paying rent in Manitoba. Household composition and the type of accommodation affect the assessment.

Use the provincial application and provide the requested income and rental information. Keep a copy of the lease or rental arrangement, tax records and household details. If your income has recently changed, ask which year or current information the office will use. Do not substitute your take-home pay for a requested gross-income figure.

Ask whether the benefit is calculated with a rent benchmark rather than simply reimbursing the amount on your lease. A calculator or example cannot replace the actual assessment. If you receive EIA, discuss shelter assistance through your caseworker so the application is directed to the correct stream.

Renew and report changes according to your notice. When leaving EIA for employment, ask whether you can move to non-EIA Rent Assist and how to avoid a gap. That transition check can be as important as the initial application. If denied, request the written reason and the available reconsideration or appeal route.

Non-EIA Rent Assist facts

Program and application access

54 Saskatchewan Housing Benefit

The Saskatchewan Housing Benefit helps eligible renters with housing costs. It has its own income, housing-cost and other assistance rules, and should not be confused with a place in public housing. Use the current Saskatchewan page: benefit rates changed from 1 July 2026, so older online tables may be misleading.

Start by checking whether your accommodation and other benefits are compatible with this program. Ask how the office defines household income and shelter costs, and which immigration documents it accepts. Do not assume that receiving another provincial benefit automatically qualifies you or automatically excludes you without checking the actual rule.

Prepare the lease, rent and utility information, household details, income evidence and any consent required to verify tax information. If you share accommodation, identify your own legal rent obligation clearly. A total house rent divided informally between unrelated people may need supporting evidence.

Submit through the provincial route and keep confirmation. Ask when an approved payment begins and when you must renew. If you move, your housing cost or eligibility can change; notify the office rather than continuing to rely on the previous assessment.

If your need is urgent, apply for immediate assistance separately. A housing-benefit application does not pause an eviction, pay every arrear or guarantee approval before next month's rent. Ask the housing office about public housing and other local services, and keep the written decision if you need to request a review.

Current criteria and rates

Application form and instructions

55 Quebec Shelter Allowance

Quebec's Shelter Allowance can assist eligible low-income households whose housing costs take a substantial share of income. It targets specified family and age groups rather than every renter. For the period from 1 October 2026 to 30 September 2027, the maximum monthly allowance is $170; your actual amount depends on the program's assessment.

Check the eligibility page for your household type, age, income, assets and housing situation. Owners and renters may be assessed under different documentation requirements. Do not assume that a student apartment or subsidized accommodation qualifies without reviewing exclusions.

Apply through Revenu Québec using the current-period form. Gather your tax information, rent or ownership expenses and details of everyone included in the household. If a spouse lives elsewhere or you recently separated, explain the actual circumstances and ask how the program defines your family unit.

The program runs on an October-to-September cycle. Read the application deadline and any retroactive-payment limits for that period; applying near the end of a cycle can have different consequences from applying early. Keep the notice showing the approved months and amount.

Ask about the solidarity tax credit as a separate assessment. Housing-related assistance and refundable tax credits are not necessarily the same application. If your income or family situation changes, contact Revenu Québec to check reporting requirements. A previous year's approval does not prove that a changed household will receive the same payment.

Shelter Allowance overview

Eligibility conditions

Payment information

56 Canada Yukon Housing Benefit

The Canada–Yukon Housing Benefit can help eligible private renters with housing costs. The current route includes residence and status conditions, including at least three months living in Yukon and an eligible citizenship, permanent-residence or refugee category. Income, housing costs and other subsidies are also assessed.

This is separate from Yukon's rent-geared-to-income housing application, which uses different residence and housing rules. Ask which program fits your situation before collecting documents. A benefit supporting a private tenancy does not guarantee a public housing unit.

Use the Yukon Housing application and prepare rent evidence, income information, household details and status documents. Ask how utilities are treated and whether your existing assistance overlaps with this benefit. If you are staying temporarily with friends, explain the arrangement and ask whether it meets the rental requirements.

Funding can be limited and a waiting list can apply. Ask whether applications are currently being accepted, when a complete file is considered received and how you will be notified. Keep your contact details current if you move while waiting.

Before signing a more expensive lease in anticipation of assistance, obtain the actual decision and understand your remaining rent. Report changes and renew as directed. If you need immediate shelter or basic-needs support, contact Yukon social assistance at the same time; a pending housing-benefit application is not emergency accommodation.

Eligibility and application instructions

Application form

Separate rent-geared-to-income housing route

57 Ontario Electricity Support Program

The Ontario Electricity Support Program reduces eligible households' electricity bills through an ongoing credit. It is not a cash grant sent to your bank account. Income, household size and electricity-account details determine eligibility and the applicable credit.

Apply through OESP or an intake agency. Have the electricity bill, names and birth dates of household members and the requested tax or income information ready. If you recently arrived and do not have the tax history needed for online verification, ask an intake agency about the alternative income-verification process. Do not abandon the application simply because the automated route cannot assess you.

Tell the intake worker if the household uses electric heat or qualifying electricity-intensive medical equipment, or meets another category that can affect the credit. Provide only the medical documentation the program requires. Ask when the credit should first appear on the bill.

Check that the electricity account is in the appropriate applicant's name. If electricity is included in rent and there is no eligible account for your household, the ordinary bill-credit route may not fit. Ask your housing worker about other assistance rather than using someone else's account.

The program is ongoing, but approvals have renewal requirements. Put the renewal date in your calendar and report household changes. If you already have arrears or a disconnection warning, apply for emergency help separately: OESP lowers future bills but does not necessarily clear an existing debt.

Ontario Energy Board program guidance

Apply or locate an intake agency

58 Low income Energy Assistance Program

Ontario's LEAP emergency financial assistance helps eligible low-income customers facing electricity or natural-gas arrears. It is intended for an emergency, not as a permanent replacement for paying monthly bills. Funding and assessment are handled through designated agencies and utilities.

Contact your utility or the intake agency as soon as you receive a disconnection warning. Ask what protection or hold may apply while a complete assistance request is assessed. Do not assume that merely leaving a voicemail stops disconnection.

Prepare the current bill, arrears amount, account number, proof of household income, identification and details of housing expenses. Explain why the debt arose and how future bills can be managed. If the amount exceeds the available grant, ask about an affordable payment arrangement for the balance.

Check OESP for ongoing electricity relief and energy-efficiency programs for reducing future costs. These programs have different purposes and may require separate applications. A household can need both arrears assistance and a lower monthly bill.

Do not pay a broker to submit a LEAP request. Use the utility or listed intake agency, retain the decision and verify that any approved amount reaches the account. If refused, ask whether the reason was income, funding exhaustion, missing evidence or another rule. The next useful step differs: a missing document can be corrected, while a funding shortage may require a different local source.

LEAP eligibility and application contacts

Ongoing electricity bill support

59 Nova Scotia Heating Assistance Rebate Program

Nova Scotia's Heating Assistance Rebate Program offers a $400 rebate for eligible households in the 2026–27 season. The current application period is 1 October 2026 to 31 March 2027. The published income limits use 2025 net income: $30,000 for a single-person household and $45,000 for a family household, with the program's definitions and additional conditions applying.

You must meet the heating-cost and residence requirements. If heat is included in rent, check the rule carefully rather than assuming that every renter can apply. The program assesses who pays for heating and the eligible household, not simply who lives at an address.

Use the provincial application and have your heating account or supplier details, household information and tax information ready. If your circumstances have changed, contact the program for instructions on the evidence it will accept. Do not alter the requested tax-year figure to make it resemble your current monthly income.

Submit before 31 March 2027 and save confirmation. A partial application may need follow-up, so allow time to correct missing information. If a representative helps you, review the completed form and ensure the payment information belongs to the appropriate applicant.

This rebate will not necessarily cover all winter heating costs. If you face immediate loss of heat, contact your supplier and local support services while the application is processed. Ask about payment arrangements and other eligible household assistance rather than waiting for the rebate to resolve an urgent arrear.

2026–27 application and requirements

Current season announcement

60 Free energy efficiency upgrades in Ontario

Ontario's Energy Affordability Program can provide eligible households with an energy assessment and approved upgrades without the usual upfront purchase cost. The assistance can include measures that reduce electricity use; the exact package depends on the assessment, dwelling and current program rules.

Renters as well as homeowners should check eligibility. A tenant may need the landlord's consent for installed measures. Ask whether eligibility can be established through household income or participation in a qualifying assistance program. Do not buy equipment first and assume that the program will reimburse it.

Use the official Save on Energy route to arrange screening. Have household income evidence, electricity information and details of the property ready. For heating-related improvements, explain the existing heating fuel and system. Air-source heat-pump offers have specific technical and eligibility conditions; not every home qualifies.

Ask what work is included, who owns installed equipment and whether any ongoing maintenance cost remains with you. Get clarity on scheduling and access to the home. If you rent, retain the landlord's permission and the written scope of work.

This is a service and equipment benefit rather than unrestricted money. It can be particularly useful when a household cannot afford the upfront cost needed to access a rebate. If you are dealing with arrears, pursue LEAP and OESP separately. An energy assessment does not automatically settle a utility debt or guarantee installation before a disconnection date.

Energy Affordability Program

Frequently asked questions

Heat-pump eligibility

Food children communications and community access

61 Food banks and community meals

Food banks, community kitchens and meal programs can help while you wait for income, benefits or employment. They are local services with their own catchment areas, hours and registration rules. Use a food-bank locator and contact the provider before travelling, especially if you need a culturally appropriate diet, infant supplies or accessible collection.

Explain the household size and immediate need. Ask what identification, address evidence or income information is required and what alternatives are accepted if you are newly arrived, staying in a shelter or lack standard documents. Do not assume that one provider's request for documents is a national immigration-status rule.

Ask about the frequency of visits, appointment requirements and delivery options. Some programs provide groceries, while others offer prepared meals or referrals. The quantity and choice depend on donations and local capacity. A referral from a settlement agency, school or health worker may help you find a service suited to your circumstances.

If you have food allergies or a medically required diet, tell the provider before accepting a package. Ask whether there are community fridges, low-cost produce programs or cooking programs nearby. These can supplement food-bank assistance but should not be assumed to provide a complete weekly diet.

Use the visit to ask about tax filing, child benefits, housing assistance and income support referrals. Food relief can address today's need while a benefit application addresses the recurring shortfall. There is no national annual deadline; local opening times and stock determine immediate access.

Find a food bank in Canada

Ontario food-bank directory

62 School breakfast lunch and nutrition programs

School food programs can reduce a family's food costs and help children participate in the school day. The National School Food Program operates through provincial and territorial agreements and local delivery. It is not a federal cash payment that parents claim through CRA, and it does not mean every school offers every meal free of charge.

Ask your child's school office or school social worker which breakfast, snack or lunch programs operate, whether registration is needed and how dietary needs are handled. Ask about cost, voluntary contributions and support for families unable to pay. Do not keep a child out of a program because you assume a suggested contribution is compulsory; confirm the local rule.

Newly arrived families should explain language needs and ask for the registration information in an accessible format. If a child changes schools, check the new school's arrangements. Participation does not necessarily transfer automatically.

Ask how the program protects privacy and whether children join through the classroom, a common meal setting or a separate registration process. For allergies, follow the school's medical and food-safety procedures. A meal program may not be able to guarantee every specialised diet without advance planning.

School meals usually follow the school calendar. Before summer or winter breaks, ask about community meal or food-bank referrals. If the household also needs support for childcare, transport or activities, the school may know local routes, but each requires its own eligibility check.

Agreements across provinces and territories

National School Food Program

63 Childcare fee subsidies and reduced fee spaces

Childcare assistance has two distinct routes: reduced fees at participating providers and income-tested subsidies administered locally. A reduced-fee place does not necessarily mean there is an available space, and a subsidy approval does not reserve a place. Start both searches early.

Use your province's rules and your municipality's application. In Toronto, the assessment considers residence, family income and the eligible reason for care, such as work, study or another approved need. Other provinces use different status and activity rules. International students and temporary workers should ask for an assessment of their exact documents rather than assume universal inclusion or exclusion.

Prepare tax assessments, household information, work schedules or study timetables and details of the child. If you are newly arrived and lack Canadian tax history, ask how income will be verified. Explain irregular shifts, placements or disability-related needs so the approved hours match the actual situation.

In Ontario, check whether the provider participates in the Canada-wide early learning and childcare system. Rules affecting subsidies for children aged zero to five at non-participating providers can change your available options. Ask for the full monthly cost, including deposits and additional charges, before accepting a space.

Join waiting lists and update your application when your income, course load or employment changes. Keep receipts for any separate tax claim, but do not confuse a childcare expense deduction with an upfront subsidy. If a place is unavailable, ask whether licensed home childcare or another approved provider can be used.

Ontario childcare subsidies

Toronto subsidy application

Toronto other requirements

Ontario reduced-fee childcare agreement

64 Jumpstart help with sport for children

Jumpstart's Individual Child Grants can help eligible children from financially disadvantaged households participate in sport and recreation. The 2026 program is open at the review date, but availability varies by local chapter. Some chapters support community-run activities instead of offering individual grants.

Check the current age, activity, income and funding rules before registering. Obtain the program name, dates, provider and cost. Ask whether the activity must be approved and whether the grant pays the provider directly. Do not assume that a registration fee already paid will be reimbursed.

The application normally asks for current evidence of financial need, including a Canada Child Benefit statement. Newcomer families who do not yet have that document should ask the program about acceptable alternatives; exceptions are assessed through its process rather than guaranteed by this guide.

Apply as early as the local process allows. Funding can run out before the activity begins, and an application is not a reserved place. Ask the recreation provider whether it can hold a space while the funding request is considered, and whether a municipal fee subsidy offers another route.

Keep the approval and payment instructions. If the activity is cancelled or the child cannot attend, notify the program rather than transferring the money to another expense. Ask about equipment lending and low-cost community programs as well: a grant covering registration may not cover every item needed to participate.

Individual Child Grants

Current questions and newcomer documentation

65 Public libraries learning tools and museum passes

A public library card can provide more than books. Depending on the local system, it can unlock computers, internet access, language-learning materials, job-search resources, study space, children's activities and cultural passes. These services are especially useful when you are not eligible for a cash benefit.

Ask your local library about its residence, work or study requirements and acceptable identification. If you are newly arrived or have no standard proof of address, ask whether a temporary, limited or alternative-document card is available. Rules vary; a Toronto card policy is not a national rule.

Toronto Public Library offers a Museum + Arts Pass service through participating venues. Reservations and participating attractions have their own limits. Check the age requirement, booking time, household admission conditions and whether a physical card or identification must be shown. A library card does not provide unlimited entry to every museum.

Ask staff about free employment workshops, digital-skills help and language conversation groups. Some online courses or databases require you to sign in through the library's website rather than directly through the commercial provider. That small step can avoid paying for access already included with your card.

Keep your card current and cancel reservations you cannot use. Printing, replacement cards and special services may still carry fees. Before travelling to an attraction, confirm its opening hours and the exact pass conditions, including exclusions for special exhibitions.

Toronto library card requirements

Toronto Museum + Arts Pass

66 Canoo cultural access for newcomers and new citizens

Canoo offers eligible newcomers and new citizens access to participating cultural and recreational attractions. At the review date, the eligibility window includes permanent residents within their first five years and new citizens within one year of citizenship, subject to the program's verification and membership rules.

Download or use the official service and follow the identity-verification process. Check when your membership starts and how long free admission lasts. The eligibility window for joining and the duration of the membership are not the same thing. A five-year PR joining window does not mean five years of free visits.

Review each venue's offer before making plans. Some benefits cover general admission only, require advance booking or exclude special events. Parks Canada participation includes particular admission conditions; it does not automatically make camping, parking, tours or equipment rentals free.

If you are a refugee claimant or temporary student, do not assume that the word newcomer establishes eligibility. Use the actual status criteria. Ask your local library and recreation office about alternatives if you do not qualify.

Plan visits around the membership period and keep your account information secure. Check which family members are included in each offer rather than assuming every accompanying adult is admitted. This is a useful wellbeing and community-access benefit, but it is not cash, transport assistance or a government entitlement to every attraction in Canada.

Canoo eligibility

How membership works

Parks Canada participation

67 Connecting Families low cost internet

Connecting Families provides access to lower-cost internet offers through participating service providers for eligible households selected under the federal initiative. It is generally an invitation-based program. Being low-income does not by itself let every household register without the required invitation code.

If you receive an invitation, use the official instructions to check participating providers and plans available at your address. Keep the code private. Compare the monthly price, speed, data allowance, installation, equipment and any taxes or additional charges. The lowest advertised price is not the full cost if essential items are excluded.

If you believe you may qualify but have no letter, use the official eligibility guidance to understand selection and contact options. Keep your CRA address and relevant benefit information current. Do not pay a third party to obtain an invitation code.

Before cancelling an existing contract, check cancellation fees, installation dates and whether there will be a gap in service. If you move, ask whether the offer transfers to the new address. A participating company may not serve every location.

Read the renewal and eligibility-check conditions. Ask what happens when the discounted period or qualifying status ends. For households outside the invitation route, compare local provider accessibility programs, public-library internet and nonprofit referrals. Those alternatives have separate rules and should not be described as Connecting Families enrolment.

Connecting Families initiative

Eligibility and invitations

Low-cost plan information

68 TELUS Connecting for Good programs

TELUS operates several Connecting for Good programs for specific groups, including government-assisted refugees and other eligible populations. These are targeted provider programs, not a universal free phone or internet entitlement for all immigrants. Service area, referral arrangements and the particular stream matter.

Government-assisted refugees should ask their resettlement agency whether it participates in the relevant referral route. A privately sponsored refugee, refugee claimant or international student should not assume that

the government-assisted refugee offer applies to them. The broader program directory can identify other streams with different criteria.

Ask what the offer includes: device, data, calls, internet access, installation or a discounted plan. Confirm the length of assistance and the price after it ends. Put that end date in your calendar so a regular-price bill does not arrive unexpectedly.

Have the requested identity or referral evidence ready, but submit sensitive documents only through the official process. Ask whether the service is available at your address and whether the device or plan can be used if you move. Read any usage limits and replacement-device conditions.

Compare the offer with Connecting Families and your existing contract before switching. A free device does not necessarily make every future service charge free. If you are not eligible, ask the referring agency about library access, low-cost plans or other local communications assistance.

Government-assisted refugee stream

All Connecting for Good programs

Settlement legal protection and enterprise

69 Free settlement services and the new time limits

Settlement agencies can help you understand benefits, schools, housing, employment and community services. Federally funded services outside Quebec generally focus on eligible permanent residents, protected persons and specified other categories. They do not automatically serve every person who describes themselves as a newcomer.

From 1 April 2026, economic-class PRs and accompanying family members face a six-year eligibility window from becoming permanent residents. The published policy reduces that window to five years from 1 April 2027. Ask the agency which immigration category and date it is using. Other eligible categories and separately funded services need their own assessment.

Use the IRCC locator and contact an agency that offers the service you need. Bring your immigration document and explain the problem in concrete terms: a benefits refusal, an unfamiliar school form, a credential plan or a housing application. Ask for an interpreter if needed and whether appointments are available online or after work.

If the agency cannot serve you under its federal funding, ask about provincially funded or charitable services for temporary residents, claimants or citizens. One funding restriction does not mean every community service is closed to you.

Keep copies of applications submitted with help. A settlement worker can explain and refer, but does not replace a licensed immigration representative or lawyer for legal advice. Use eligible services early rather than waiting until your access window is nearly over, particularly for language assessment and career planning that may require several appointments.

Current settlement eligibility

Find a service provider

70 Language instruction and provincial adult learning

Language instruction can improve access to work, training and public services. Federally funded newcomer language programs, including LINC and their French-language equivalents, use settlement eligibility rules. Permanent residents and protected persons should check access, while temporary students and citizens may need a provincial, school-board or community route.

Ask for a language assessment and explain your goal: everyday communication, workplace language, licensing, academic study or citizenship evidence. Not every class produces the same certificate or meets the same external test requirement. Confirm the outcome before enrolling.

Ask about evening, online and part-time classes, childcare or childminding, transport support and accessibility. These supports vary by provider and available funding; they are not guaranteed with every course. Tell the agency about shift work or caregiving so it can recommend a realistic schedule.

For an economic-class PR, the federal settlement time limits can affect access. Check your remaining eligibility when planning a long course. If you are not eligible for the federal stream, ask a local school board or provincial adult-learning provider about ESL or FSL options and any fees.

Keep assessment results and attendance records. Ask how to progress to the next level and whether a job-specific language course is available after the general class. Avoid paying for a commercial language course before checking publicly funded options, but confirm that any free course meets the professional or academic requirement you are trying to satisfy.

Locate federally funded language services

Settlement eligibility rules

Ontario adult French-language learning

71 Quebec French courses and financial assistance

Quebec offers French-learning routes for eligible people living in the province, including full-time and part-time options. Course eligibility and financial assistance are separate decisions. A free course does not automatically carry a participation allowance, childcare reimbursement or transport payment.

Use Francisation Québec's current application route. Check the age, residence, schooling and immigration-document requirements for the option you choose. Explain your current French level, availability and whether you are working or studying. A placement assessment can prevent you from entering a course that is too easy or too advanced.

For full-time study, read the current financial-assistance rules and apply for the support that fits your circumstances. Policies have changed, including assistance associated with part-time learning, so an old advertisement promising a weekly allowance may no longer apply. Do not build a household budget around an unconfirmed stipend.

Prepare identity and immigration documents, contact information and any evidence needed for dependent-care or other eligible costs. Ask when a course can start, whether there is a waiting list and what attendance is required to keep support. Report changes promptly if you begin work, change course load or stop attending.

If the offered schedule conflicts with employment, ask about another format instead of missing classes without notice. Keep the enrolment and assistance decisions separately. The course provider's confirmation of a place is not necessarily the government's approval of financial support.

Quebec French-learning options

Full-time courses for immigrants

Updates to financial assistance

72 Resettlement Assistance Program and sponsored refugees

Eligible resettled refugees can receive initial settlement help and income support through the Resettlement Assistance Program. Government-assisted refugees are a main group served. This is not an open cash application for every refugee claimant or every person who has received protection in Canada.

Your resettlement provider should explain the support attached to your admission category, the start and end dates, and the household budget. Income support generally lasts up to one year or until you can support yourself, whichever comes first, with particular cases governed by their program rules. Private sponsorship and blended arrangements involve different responsibilities.

Ask for a written explanation of rent, basic-needs amounts, one-time items and any deductions or reporting obligations. Tell the provider about changes in family size, employment income or housing. Do not assume that finding work means every service ends immediately; ask how earnings affect each part of the support.

Prepare for the end of assistance early. Check child benefits, provincial health coverage, employment services, language classes and any provincial income-assistance eligibility. Ask which applications should be made before the resettlement support ends to reduce the chance of a gap.

If sponsorship support breaks down, seek independent help from the resettlement or settlement agency and the appropriate government contact. Do not remain without basic necessities because you were told that sponsored refugees can never ask for help. At the same time, distinguish a support obligation from an unrestricted personal grant; program funds have defined purposes and conditions.

Financial help for refugees in Canada

Resettlement Assistance Program handbook

73 Legal aid refugee representation and community legal clinics

Legal aid can provide advice or representation when you meet financial and case-type rules. Provincial systems differ. Immigration and refugee coverage may include particular proceedings, but routine visa or PR applications are not automatically funded. Community legal clinics may instead help with housing, benefits, employment or other poverty-law matters.

If you have a refugee claim, removal issue, tribunal hearing or appeal, contact the appropriate service immediately. Give the exact deadline and the document that created it. A legal-aid application does not itself extend an immigration or court deadline.

Prepare immigration documents, notices, household income and asset information and the names of any current representatives. Ask whether the service can provide immediate advice while the funding assessment is underway. If a lawyer requires a certificate, confirm that it covers your specific matter before assuming all work will be paid.

In Ontario, Legal Aid Ontario provides information on refugee and immigration services and directs applicants to relevant assistance. Other provinces use their own agencies. Ask a settlement worker to help locate the correct service, but keep legal advice with an authorised professional.

If refused, ask whether there is a review process, a community clinic or limited advice service. Keep copies of everything filed and record upcoming dates. Avoid people who guarantee a successful refugee claim or ask you to sign an account of events you do not understand. Review interpreted documents for accuracy before signing.

Ontario immigration and refugee help

Services for refugee claimants

Legal Aid Ontario service directory

74 Open work permit for vulnerable workers

If you are in Canada on an employer-specific work permit and experience abuse or are at risk of abuse in your job, you may qualify for an open work permit for vulnerable workers. This is a protection measure that can help you leave the abusive employment arrangement. It is not a payment, a guarantee of a new job or an automatic grant of permanent residence.

Check the current eligibility conditions, including the rules for a valid employer-specific permit or qualifying maintained status after a timely extension application. Someone holding a different document should get advice about the correct route rather than submitting under the wrong category.

Prepare a clear statement explaining what happened, when it happened and why you need protection. Supporting material can include messages, pay records, medical information, witness statements or letters from a support organisation, depending on what exists and is safe to obtain. You do not need to invent evidence to make an application appear stronger.

Use the official application instructions; this permit application has no application fee. A worker-support organisation or qualified legal adviser can help explain the process. Keep your own secure copies and use contact details that your employer cannot control.

Ask about temporary housing, unpaid-wage claims, compensation and job-search support separately. The work-permit decision does not automatically resolve those matters. If your immigration document is near expiry, tell the adviser the exact date so timing and status questions are addressed promptly.

Eligibility

Application and evidence instructions

75 Futurpreneur startup financing and mentoring

Futurpreneur supports eligible young entrepreneurs with startup financing and mentoring. Its core route generally serves Canadian citizens and permanent residents aged 18 to 39, with business-stage and other conditions. The newcomer route can help applicants who have limited Canadian business or credit history, but it is still assessed financing.

The core program advertises financing of up to $75,000 with its lending partnership, subject to approval and the applicable product terms. Do not assume that every newcomer product or applicant receives that maximum. Ask which loan components, interest rates, repayment dates and mentoring commitments apply to your offer.

Prepare a business plan and a realistic two-year cash-flow forecast. Show who will buy, what it costs to deliver the product or service, and how the business will repay debt during a slower month. Include personal living costs in your planning so the business forecast is not built on an impossible household budget.

Start before your 40th birthday and ask which application milestones must be completed while you meet the age rule. A preliminary enquiry does not necessarily preserve eligibility indefinitely. Confirm that your business stage and intended use of funds fit before paying for professional application help.

Use the free planning and mentoring resources even if the loan is not right for you. This is repayable financing, not a grant for immigrating to Canada. Read all obligations and avoid borrowing solely because the maximum available amount is larger than your actual startup need.

Newcomer entrepreneur support

Core startup program

Entrepreneurship resources

76 BDC financing for newcomer entrepreneurs

BDC's newcomer entrepreneur financing is designed to address business-financing needs of eligible newcomers, including qualifying permanent residents and protected persons. It may be relevant when your business is viable but your Canadian financial history is limited. Approval is a lending decision, not an immigration benefit awarded automatically with PR.

Use BDC's current newcomer page and discuss your business stage, time in Canada, financing purpose and ownership structure. Ask whether the newcomer product or another BDC product fits. The terms for an operating business can differ from those for an idea that has not started trading.

Prepare a business plan, financial statements or projections, ownership information, identification and a clear explanation of how the money will be used. Provide evidence of sales or customer demand where available. If you are buying equipment, obtain quotations and show how it will improve revenue or reduce costs.

Ask for the interest rate, fees, security, guarantees, repayment schedule and any conditions before accepting. A payment holiday can postpone principal without eliminating interest. Compare the total cost and cash-flow effect with other financing routes.

Do not describe this as free government money. If you are not yet ready to borrow, ask about planning resources and advisory services, including any fees. Newcomer status may open a relevant assessment route, but the business must still support a credible repayment plan. Confirm that your immigration conditions permit the proposed work or business activity independently of the lender's decision.

BDC newcomer entrepreneur support

Business financing questions

77 Community development grants for sport and inclusion

Jumpstart Community Development Grants support eligible organisations using sport and play to reduce barriers for children and youth. This can be useful for an immigrant-serving charity planning an accessible community program. It is an organisational grant, not a personal stipend for a newcomer who wants to start an informal activity group.

At the review date, the current intake opened on 23 September 2026 and closes on 20 October 2026 at 11:59 p.m. Eastern time. Check the live page for the supported delivery period and stream before preparing a proposal. An earlier 2026 intake listed on another website may already be closed.

Applicants must meet the legal-entity and charitable-funding eligibility requirements. If your group is informal, ask an established eligible organisation whether it is willing and able to lead the project under the funder's rules. Do not use another organisation's registration number without a real authorised arrangement.

Build a clear budget, participant plan and explanation of the barriers you will remove. Include costs for accessible participation, appropriate staffing and evaluation where permitted. Explain how the activity will reach the intended children, not only how many social-media followers the organisation has.

Confirm which costs can be incurred before approval and what reporting is required. Keep grant money separate from personal spending and retain invoices. If the deadline passes, monitor the official page for the next announced round; do not describe the closed intake as an available immediate benefit.

Current grant cycle and application

Program questions

Pensions disability income and last resort assistance

78 CPP retirement disability and family benefits

The Canada Pension Plan is based on contributions and specific qualifying events. For a retirement pension, you generally need to be at least 60 and have made at least one valid CPP contribution. Your payment depends on your contribution record and the age at which you start, not simply on becoming a citizen or PR.

Review your contribution record through Service Canada and correct missing earnings. If you worked in Quebec, ask how the Quebec Pension Plan applies. If you worked abroad, check whether a social security agreement helps with qualification; foreign work does not automatically produce the same payment as Canadian contributions.

CPP disability has separate medical and contribution tests for eligible people under 65. A Disability Tax Credit approval, provincial disability benefit or medical diagnosis does not automatically establish CPP disability eligibility. Ask about the medical report and contribution record before assuming that one approval replaces another.

After a contributor dies, the family should ask about survivor, children's and death benefits. Different applications and eligibility rules apply. A surviving spouse should not assume that the deceased person's full retirement payment will simply continue unchanged.

For retirement, compare starting now with waiting using your own circumstances and official estimates. For disability or survivor needs, apply promptly and ask about retroactivity limits. Keep a copy of each application and decision. If refused, follow the reconsideration deadline on the notice; a new application is not always a substitute for challenging an incorrect decision.

CPP retirement eligibility

CPP overview and related benefits

CPP disability eligibility

79 Old Age Security GIS and allowances

Old Age Security is based largely on age and residence history rather than employment contributions. For applicants living in Canada, the ordinary route includes age 65 and at least 10 years of Canadian residence after age 18, together with the legal-status conditions. A full pension generally requires 40 years; a shorter qualifying history can produce a partial pension. International agreements can affect qualification.

The Guaranteed Income Supplement is additional income-tested support for eligible OAS recipients living in Canada. File tax returns annually and respond to income requests so the assessment can continue. A newcomer senior with little income is not automatically eligible immediately after arrival.

Sponsorship undertakings can restrict GIS and related allowances, with specified exceptions. Give Service Canada the actual sponsorship information and ask for the rule that applies. Do not assume that the same restriction applies identically to OAS, CPP, healthcare and every provincial seniors' benefit.

Low-income people aged 60 to 64 may qualify for an Allowance through an eligible spouse or partner, or for the separate survivor route. These are not general early OAS payments for everyone in that age group. Check residence, relationship and income conditions.

Gather dates of residence and absences since age 18, immigration documents, marital information and foreign pension details. Read any automatic-enrolment letter carefully; if no letter arrives, check whether you must apply. Before a lengthy trip abroad, ask how the absence affects OAS, GIS and provincial coverage separately.

OAS eligibility

GIS eligibility and sponsorship rules

Allowance for eligible spouses or partners

OAS program toolkit

80 Provincial income assistance and emergency support

When you cannot meet basic needs, apply to the province or territory where you live for an assessment of income assistance, disability assistance or emergency support. These are separate systems with different income, asset, residence, immigration and work-related rules. There is no single Canadian welfare application or universal monthly rate.

Explain immediate needs clearly: no food, risk of losing shelter, essential medication or a family crisis. Ask whether an emergency assessment is available while the full application is processed. Have identification, immigration documents, bank balances, income, rent and household information ready. If a document is unavailable, ask what substitute evidence can be accepted.

Refugee claimants can qualify under some provincial rules, while visitors and other temporary residents face restrictions or narrow exceptions. Sponsored immigrants should disclose the undertaking and any breakdown in support. Receiving assistance can have sponsorship consequences, but a sponsor's refusal to help should be explained to the office rather than treated as a reason not to seek necessities.

Ask about related health, dental, vision, transport, employment and housing benefits. When starting work, check earnings exemptions and transitional health coverage before assuming every support ends at once. Report income and changes accurately to avoid overpayments.

If refused, obtain a written decision with the policy reason and review deadline. A community legal clinic may help challenge an incorrect assessment. Use the provincial directory below to reach the correct office; rates and eligibility from another province are not reliable guides to your own application.

Ontario social assistance

BC income assistance application

Quebec last-resort assistance

Province and territory directory

Use this directory for your local application route. Provincial health insurance, social assistance, childcare, housing and student aid are not interchangeable. When moving, ask both the departing and receiving province about coverage dates, residence requirements and reporting duties. Do not cancel existing coverage until you understand the transition.

Ontario

Start with Ontario Works or ODSP if basic-needs or disability assistance is required. Ask about emergency assistance when the need cannot wait for a routine assessment. Municipalities administer important housing and childcare services, so identify your local service manager rather than applying to Toronto merely because it has a well-known program.

For health, check OHIP, Trillium Drug Program and relevant community health centres. For training, ask Employment Ontario about Better Jobs Ontario and local funded programs. Combine an OESP application for ongoing electricity relief with a separate LEAP enquiry if arrears are urgent. Families should check CCB and the Ontario Child Benefit, and tax filers should review the Ontario Trillium Benefit.

Social assistance

Ontario Works

Residency and immigration rules for Ontario Works

OHIP

Childcare subsidies

British Columbia

Check MSP separately from Fair PharmaCare: a health card does not automatically settle all prescription costs. Families with dependent children should consider RAP, while eligible renters aged 60 or over should check SAFER. Apply for subsidized housing separately if long-term affordability remains a problem.

BC income assistance uses detailed citizenship and residence rules, including specific humanitarian categories. Ask for an assessment using your actual documents. If you receive housing assistance and plan to study, check BC Housing's education awards when the next relevant intake is open. Do not rely on an old award deadline.

Apply for income assistance

Assistance citizenship and residence policy

Rent assistance programs

Subsidized housing

Alberta

Use Alberta Income Support for a basic-needs assessment and ask about emergency help when necessary. Low-income working families should also investigate Alberta Child Health Benefit and Alberta Adult Health Benefit rather than assuming employment excludes every health-cost program.

Disability assistance arrangements have been changing in 2026. Ask the provincial office which current disability program and application route applies to you, including transition rules for existing recipients. A historical AISH description should not be treated as a complete account of every current applicant's route. Keep the written assessment and review deadline.

Income Support

Provincial Income Support information

Alberta Child Health Benefit

Alberta Adult Health Benefit

Saskatchewan

Check Saskatchewan Income Support for basic needs and the Saskatchewan Housing Benefit for eligible housing costs. Tell the office whether a child is receiving CCB; some provincial assessments distinguish families who do not receive the federal child payment. Do not assume the office already knows about an unresolved CRA application.

Use current 2026 rates and rules, especially after the July housing-benefit changes. Ask about employment supports, disability-related routes and health benefits that accompany or continue after income assistance. Report work income as instructed and ask about exemptions before calculating the effect yourself.

Saskatchewan Income Support

Saskatchewan Housing Benefit

Manitoba

Employment and Income Assistance is the main basic-needs route. Rent Assist also has a non-EIA route, which is important for eligible low-income renters who work or are leaving assistance. Ask which application fits before assuming you must enrol in EIA to obtain any rent support.

For a newcomer family, provide status, household and income evidence clearly. Ask the office how to document foreign income, recent arrival or a missing tax assessment. If starting work, discuss the transition between benefits and any health coverage that can continue.

Employment and Income Assistance

How to apply

Rent Assist

Quebec

Use RAMQ to establish health-insurance eligibility and check prescription-insurance obligations separately. Provincial assistance can include Social Assistance or Social Solidarity, depending on the applicable conditions. Services Québec can explain the application route.

Check the solidarity tax credit, Shelter Allowance and Quebec family-related benefits separately from federal CCB. Quebec French-learning services and QPIP also use provincial systems. A temporary resident's eligibility for one of these programs does not establish eligibility for all the others; the solidarity tax credit, for example, has its own immigration and residence conditions.

RAMQ eligibility

Social assistance programs

Solidarity tax credit eligibility

Shelter Allowance

Learn French

New Brunswick

Use the provincial housing directory to distinguish public housing, rent supplements and other current routes. At the review date, the Direct-to-Tenant rental benefit and Canada–New Brunswick Housing Benefit are not open to new applications. They should not be advertised as grants a new applicant can currently obtain.

Ask Housing NB about public housing, available rent supplements and the current rent-bank route. A closed benefit does not mean every form of housing help is closed. For an urgent eviction or inability to meet basic needs, request the appropriate emergency or social-support referral separately.

Housing and property programs

Direct-to-Tenant program status

Rent supplements

Public housing

Nova Scotia

For winter 2026–27, check HARP before its 31 March 2027 closing date. Income assistance recipients should ask about additional benefits and supports relevant to housing, health or employment. A basic monthly payment may not be the only item the caseworker can assess.

If heating costs are included in rent, verify HARP's eligibility rule before applying. If you pay directly and face arrears, contact the supplier while the rebate is processed. Keep the application confirmation and requested income evidence.

Heating Assistance Rebate Program

Other income assistance benefits

Prince Edward Island

Use the Social Assistance Program for a basic-needs assessment and the provincial housing directory for rent or public-housing routes. Ask which household costs can be considered and what evidence is accepted if you have recently arrived.

The Island Essentials Benefit has a separate current portal. Read its eligibility and application conditions rather than assuming it is the same as social assistance or a federal tax credit. Check whether another household member has already applied when the program uses household-based eligibility.

Social Assistance Program

Government-supported housing

Island Essentials Benefit

Newfoundland and Labrador

Income Support can address eligible basic-needs costs. The Newfoundland and Labrador Prescription Drug Program has several plans with different target groups and application processes. Ask which plan fits your household rather than assuming only people on assistance can obtain drug-cost support.

If leaving Income Support for employment, ask about extended drug coverage; the provincial overview describes a continuation route for eligible households. Confirm your own dates and conditions before cancelling or purchasing other coverage. Keep prescription receipts and approval notices.

Income Support overview

Prescription drug plan options

Drug program applications

Yukon

Check the Canada–Yukon Housing Benefit for eligible private renters and the separate rent-geared-to-income housing route. They have different residence requirements. If basic needs are urgent, contact social assistance rather than waiting for housing-program processing.

Ask how seasonal work, remote residence and household heating costs are assessed. Keep rent and income evidence and clarify whether a benefit has a waiting list. The existence of a territorial program does not guarantee immediate funding.

Canada–Yukon Housing Benefit

Rent-geared-to-income housing

Social assistance

Northwest Territories

The territory has a general Income Assistance Program and a separate Income Assistance for Seniors and Persons with Disabilities route. Ask which applies to your age and circumstances. Do not use the general program's expectations to assume the same process applies to the seniors or disability route.

Contact the relevant service office with household, income, housing and identity information. Ask about the treatment of seasonal earnings and necessary local living costs. If travel or access to documents is difficult, ask how the application can be completed from your community.

Income Assistance Program

Seniors and persons with disabilities

Nunavut

Start with the community Income Assistance office and the official document checklist. Local staff can explain the assessment and the evidence needed for your household. Bring income, housing and identification records where available, and explain missing documents before the appointment.

Ask about urgent needs, payment timing and reporting duties. If you need housing or health-cost assistance, request the correct referral rather than assuming the income-assistance application covers every territorial service. Keep the office's contact details and your next appointment date.

Income Assistance Program

Community office list

Documents for your appointment

Turn the guide into an application plan

Build one reusable document folder

Keep clear copies of identity and immigration documents, permits and expiry dates, proof of address, lease and rent ledger, tax returns and notices of assessment, pay slips, bank statements requested by the program, household members' details and existing benefit decisions. Add school enrolment, childcare invoices, medical forms or professional credentials only when relevant.

Record your actual arrival date, PR date, protected-person decision date and periods outside Canada. Programs use different dates. Tax residence is a factual assessment, not simply the date a permit was issued. A child born in Canada does not automatically make every parent eligible for every family benefit.

Do not send your entire folder to every provider. Submit the documents the program needs through its official route. Keep originals and retain the version actually submitted. If a form requires certified copies or translation, follow that program's instructions rather than assuming an ordinary scan is sufficient.

Use an application record

For each program, record its name, office, date submitted, confirmation number, documents outstanding, expected next step, renewal date and review deadline. Record the name or identifier of the worker you spoke with and the substance of any instruction. Ask for important decisions in writing.

When you call, give a short factual summary: your status, province, household size, income situation and immediate need. Then ask four questions: Am I applying through the correct stream? What evidence is missing? When does approved support start? What must I do if I disagree with the decision?

A screenshot saying submitted is useful, but it does not prove approval. A calculator is an estimate. A verbal promise is not a payment notice. Reconcile the amount received with the written decision and ask about discrepancies promptly.

Example a newly arrived permanent resident family

Begin with provincial health enrolment and CRA family-benefit applications. Do not wait for the first tax-filing season if CRA provides a newcomer application route. Gather the family's pre-arrival income information requested for benefit calculations and make sure both spouses' information is complete.

Check CCB, CGEB, provincial child benefits, childcare subsidies and school food programs. If money is too tight to contribute to an RESP, investigate the Canada Learning Bond first; an own contribution is not required for that bond. Book settlement and language assessments early, especially if the economic-class settlement time limit applies.

For employment, choose a realistic sequence: credential requirements, bridging or licensing costs, mentoring, then appropriate training or financing. A loan should follow a clear career plan. For housing, apply to long-term lists while checking immediate rent or utility assistance separately.

Example an international student with a child

Confirm health insurance for the student and each dependant, including exclusions and renewal dates. Ask the institution about emergency bursaries, food support and eligible campus work. Check tax-residency-based benefits separately from federal student aid, which generally does not become available merely because you hold a study permit.

For CCB, assess the temporary-resident 18-month rule and whether a spouse qualifies through another category. If a permit will expire, address the immigration issue and benefit documentation promptly. Do not assume a Canadian-born child's citizenship removes the parent's conditions.

For a required postsecondary placement, use the current IRCC rules introduced in April 2026 and obtain the institution's confirmation. Separately check whether the employer's subsidy program admits international students. Permission to work and eligibility for an employer wage subsidy are different questions.

Example a refugee claimant awaiting a hearing

Keep your claim documents and deadlines organised. Contact legal aid promptly and ask about the representation your case requires. Check IFHP with participating providers, including the current co-payments for covered supplemental services. Ask a community health centre about gaps that remain.

Apply for eligible provincial assistance using claimant documents, and explain urgent food or housing needs. Use food banks, school services and community organisations while applications are pending. If an agency cannot serve claimants under its funding, ask for a referral to one that can.

Do not describe yourself as a protected person before a positive decision or other qualifying grant of protection. After your status changes, request fresh assessments for student aid, settlement services and other programs that use protected-person eligibility.

Example a temporary worker loses employment

Apply promptly for EI if your work was insurable and you may meet the conditions. Explain permit restrictions and availability honestly; regular EI is not established solely by having EI deductions on a pay slip. Ask about the appropriate special-benefit route if the interruption is due to sickness, childbirth or caregiving.

Check provincial health coverage and any employer insurance end date. If there was a workplace injury, file with the compensation board. If abuse is involved and your permit is employer-specific, investigate the vulnerable-worker open work permit with qualified help.

For immediate household costs, check local food, utility and rent assistance. Do not take an unaffordable private loan while waiting without first asking the relevant offices about emergency support and processing options.

Example an older newcomer with little Canadian work history

Review OAS residence years and sponsorship conditions, and check CPP contributions rather than assuming a pension based only on age. Gather foreign residence and pension records for an international-agreement assessment where relevant.

Check provincial prescription support, dental eligibility, seniors' housing and local community services. In BC, SAFER begins at age 60 for eligible renters, so it may be relevant before OAS age. If no pension is yet payable, request a provincial income-assistance assessment rather than assuming there is no route to basic-needs help.

Keep annual tax filing current even with little or no income. Tax records can support income-tested benefits and reduce interruptions, but filing alone does not override residence, status or sponsorship restrictions.

Dates renewals and closed program checks

Dates that need action now

- 20 October 2026, 11:59 p.m. Eastern: current Jumpstart Community Development Grants intake closes. This is for eligible organisations, not personal living expenses.
- 1 December 2026, before 8 p.m. Eastern: Canada Graduate Research Scholarship — Master's deadline. Complete institutional and reference steps earlier.
- 31 January 2027, 11:59 p.m. Eastern Standard Time: annual Dick Martin scholarship closing date for the current October-to-January cycle; confirm the live form.
- 31 March 2027: Nova Scotia's 2026–27 Heating Assistance Rebate Program closes.
- 1 April 2027: the published settlement-service window for economic-class PRs is scheduled to reduce from six years to five years. Ask your provider how this affects an ongoing service plan.

Renewals without one national deadline

EI applications, social assistance, rent support, health enrolment and emergency requests often need action when the event occurs, not at a single annual intake. Apply promptly and ask about retroactive limits. A delayed application can lose payable weeks even where the program itself remains open.

RAP repayment assistance normally requires a fresh application every six months. Rental-assistance programs can require annual reapplication. Childcare subsidies and student aid require updates when income, enrolment or family circumstances change. A housing waiting list may require periodic confirmation even when no unit has been offered.

File annual tax returns for both partners where relevant to income-tested benefits. For 2026 income, follow CRA's published 2027 filing instructions when available. Do not use an old tax-year deadline or assume that no tax owing means no reason to file.

Items not to mistake for a current open benefit

The June 2026 one-time GST/HST credit top-up is a past payment, not a new grant application. The Canada Groceries and Essentials Benefit is the current ongoing successor described in article 02. Do not submit duplicate applications because two historical names appear online.

New Brunswick's closed Direct-to-Tenant and Canada–New Brunswick Housing Benefit intake should not be promoted as open to new applicants. EduCanada's earlier 2026 scholarship announcements do not prove a competition is open in October. Closed training cohorts, expired local grants and historical rent top-ups require a newly announced intake before they become current opportunities again.

The Canada Learning Bond claim-age expansion planned for April 2028 is not the current age limit. Quebec language-course financial assistance has changed; a past stipend advertisement is not an approval for a new student. IFHP supplemental co-payments began in May 2026, so older descriptions of all covered services being free can be misleading.

Decisions reviews and keeping support

If an application is refused

Ask for the written reason and identify whether it concerns status, residence, income, missing evidence, an excluded expense or exhausted funding. These problems require different responses. Correct a factual error with documents; ask for an alternative service when the program is genuinely outside your eligibility.

Read the review or appeal deadline on the notice immediately. Keep the notice, submission evidence and relevant records. A phone conversation does not necessarily preserve appeal rights. Contact a legal clinic or qualified adviser where the decision affects essential income, housing or immigration matters.

Do not repeatedly submit identical applications without addressing the reason for refusal. Ask whether a reconsideration, review or new application is the correct process. Report changed circumstances accurately and retain the response.

Coordinate benefits without creating an overpayment

Receiving one benefit can affect another program's income calculation, but not every payment is treated the same way. Ask each office how it treats the specific benefit, grant, loan, scholarship or employment income. Do not assume that taxable and countable mean the same thing.

Report changes in address, marital status, custody, household composition, income and immigration documents where required. Keep proof that you reported them. If you receive money that appears incorrect, ask for clarification before spending the disputed amount.

For reimbursements and equipment funding, obtain approval before purchase when the program requires it. For loans, record repayment dates and total costs. For subsidies paid to a landlord, school or provider, verify the account was credited and identify any remaining balance you must pay.

Source scope and maintenance

This guide was reviewed on 15 October 2026 using official government, program-administrator and direct-provider information. The links under each article identify the responsible source and application route. Practical checklists and examples explain how to organise an application; they are not individual eligibility decisions.

The guide distinguishes ongoing programs from open competitive rounds, referral-only benefits, limited local funding and closed intakes. A current program can still have no available place in your community. Recheck the live source before applying, spending money, moving or relying on a future payment.

Priority updates include federal settlement-service time limits, IFHP patient charges, CRA benefit amounts and tax-year rules, provincial disability-program changes, local housing capacity, scholarship deadlines and student work-placement conditions. If a page and an application notice conflict, ask the administering office for the rule and effective date that apply to your file.

No national handbook can enumerate every municipal charity, campus fund or neighbourhood program. Use the provincial directory and your local settlement, library, school, housing and legal services to extend the search. Ask specifically about small emergency funds, equipment lending, application-fee support, transit assistance and referrals; availability must be confirmed locally.