

Support Links for the TEEMA Community

Below you'll find a number of support links that may offer financial relief during the COVID-19 pandemic.

In Canada:

1. **Canada's COVID-19 Economic Response Plan** – this outlines most, if not all relief programs available to Canadians.

Link: <https://www.canada.ca/en/department-finance/economic-response-plan.html>

2. **Canadian Emergency Response Benefit (CERB):**

- This is for those where EI does not apply – wage earners, contract workers and self-employed who don't qualify to EI.
- must have earned \$5000 in 2019
- If without income for 14 consecutive days in a four week period (and you've stopped working b/c of COVID-19, then you have up to 16 weeks of relief payment).
- Available from March 15 – Oct 3 @ \$2000/month
- For more info to see other qualifiers, see below.

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

3. **Wage Subsidy**

If you payroll anyone (i.e small business) you can qualify to get a 75% wage subsidy for those you employ, for up to 3 months.

Link: https://www.canada.ca/en/department-finance/economic-response-plan/covid19-businesses.html#wage_subsidies

4. **Taxes**

The CRA will allow businesses/self-employed to defer all GST payments until August 31, 2020. Also there are other tax benefits are available. For more information click on the link below

Link: <https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update.html>

5. Helpful Article: <https://www.cbc.ca/news/politics/trudeau-income-supports-covid19-1.5509247>

In USA:



1. Federal Help Offered

- U.S Small Business Administration Economic Disaster Loan Program - SBA Loan
- **Who may qualify?** Available to all states and all small business to help cover rent, utilities etc.
- **How?** Apply online using the link below. They also have a customer service Center: 1-800-659-2955/1-800-877-8339
- **Where to find the support:** <https://www.sba.gov/funding-programs/disaster-assistance>

2. **Taxes:** State and federal tax filing deadlines have been extended to provide relief for Coronavirus. Tax payers are advised to visit the IRS website to apply for special assistance, including filing and payment extensions, and/or relief from interest and penalties. Deadlines have been extended to July 15, 2020.

- Link: <https://www.irs.gov/forms-pubs/extension-of-time-to-file-your-tax-return>

3. **CARES** – “COVID Aid, Relief and Economic Security Act (CARES)” – provides economic support to the business sector, employees, individuals and families. For more info click on the link below.

- **Link:** <https://www.cnn.com/2020/03/30/cares-act-will-be-an-economic-lifeline-for-gig-workers-freelancers.html>

4. **Families First Coronavirus Response Act (FFCRA)** – this provides employers certain provisions to their employees with paid sick leave and expanded family and medical leave for specified reasons related to COVID-19. These provisions will apply from April 1, 2020 through December 31, 2020.

- **Link:** <https://www.dol.gov/agencies/whd/pandemic>
- **Poster for W2's** - <https://www.teemagroup.com/wp-content/uploads/2020/FFCRA%20Poster%20For%20Employees.pdf>