

Government Benefits and Funding Programs

Did you know the government of Canada offers benefits programs to help people with the costs of living with a disability or caring for a child with a disability? Below are government programs that individuals or caregivers can apply to for financial support.

Disability Tax Credit

A non-refundable tax credit that helps individuals with disabilities or their caregivers reduce the amount of income tax they may have to pay.

- Medical professional must complete a T2201 Disability Tax Credit Certificate. The T2201 form has two parts. Part A is completed by the caregiver or individual with disability and Part B is completed by the medical professional.
- Caregivers can apply online, by phone or mail.

If you are the parent or primary caregiver to a child who has been approved for the Disability Tax Credit you may be eligible for these programs:

Child Disability Benefit

Tax-free benefit paid monthly to families caring for children under 18 years old with severe or prolonged impairments/ disabilities.

- Must be the primary caregiver and eligible for the Monthly Canada Child Benefit (CCB) for a child who is eligible for the Disability Tax Credit (DTC).
- Families approved for DTC and receiving CCB will automatically be assessed for this monthly benefit. You DO NOT need to apply for this program separately. Eligibility will be assessed automatically when a child has been approved for the DTC.
- CDB payments are calculated according to the number of children who are eligible for the benefit and the adjusted family net income.

Registered Disability Savings Plan (RDSP)

Non tax deductible long-term savings plan that eligible families can use to help save and plan for their child's future needs.

- In order to open an RDSP for an individual or child they need to be approved for the Disability Tax Credit.
- When approved for the Disability Tax Credit information will be sent about how to open an RDSP.
- Keep the RDSP letter and contact bank to find out what steps you need to take to open the account.
- RDSPs match your contributions with grants up to a max per year.
- Some children who are recipients of an RDSP may be eligible to receive government savings bonds (eligibility for savings bonds are assessed based on family net income).
- For more information about RDSPs visit the government of Canada website.

For more information about the Disability Tax Credit (DTC) and related benefits: Scan here or visit: [Disability tax credit \(DTC\) - Canada.ca.](https://www.canada.ca/en/government/publications/disability-tax-credit-dtc)

