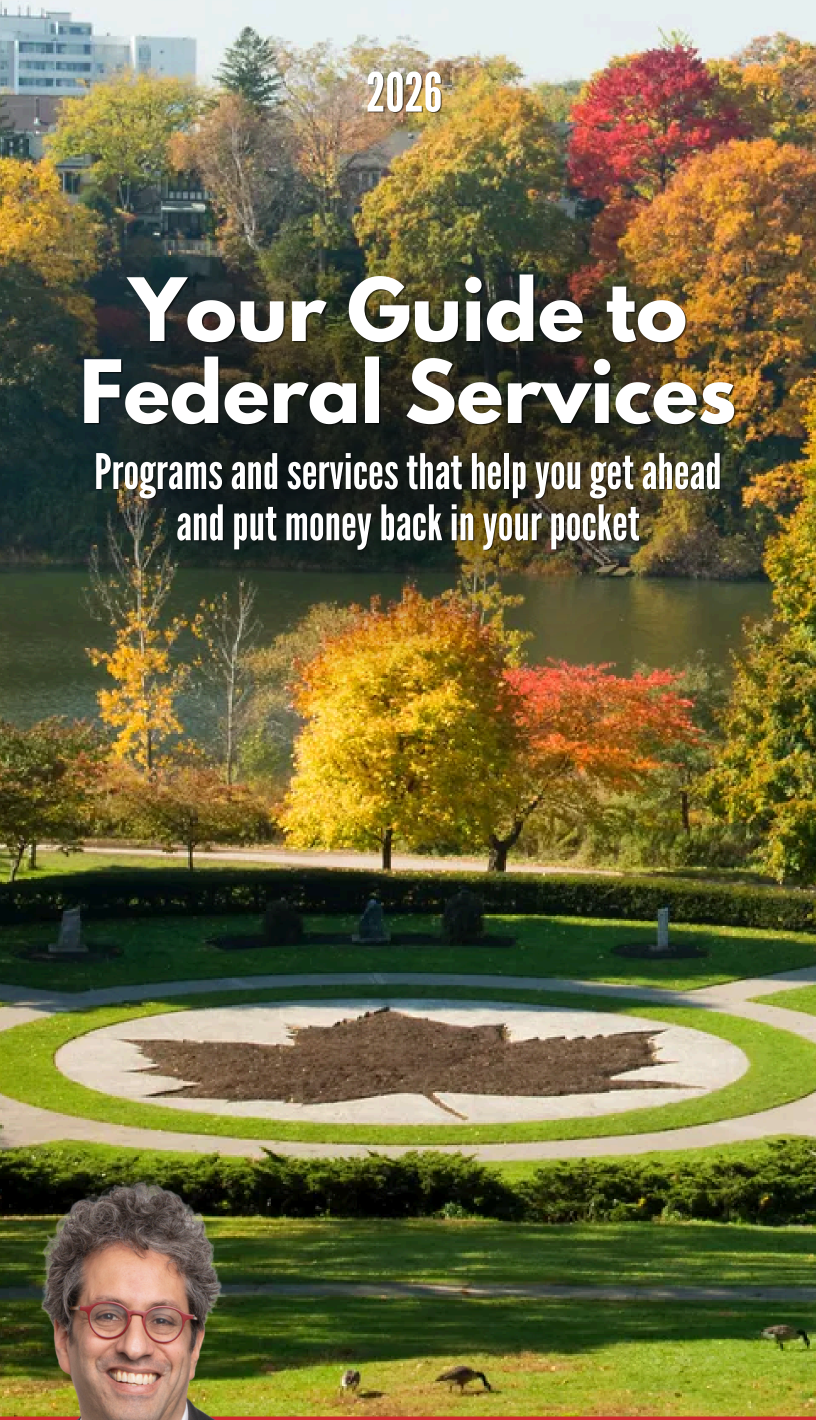

2026

Your Guide to Federal Services

Programs and services that help you get ahead and put money back in your pocket

Karim Bardeesy

Member of Parliament

Taiaiako'n-Parkdale-High Park

KARIM BARDEESY
Member of Parliament
Taiaiako'n-Parkdale-High Park

INFO

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Hours: Mon-Fri (9-5pm)
**By appointment only*

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IMPORTANT NOTE

Please review the complete program details through online resources. Eligibility and benefit amounts are assessed on a case-by-case basis and may vary. To explore official resources, please visit **www.canada.ca/en/services/benefits** or inquire with the respective departments. You can find a QR code for the official resources in the *For Your Information* section in this guide.

OUR TEAM IS HERE TO SERVE YOU!

A MESSAGE FROM YOUR MP

From Parkdale to Roncesvalles and the Junction; from Bloor West Village, Swansea, Baby Point, the Valley, and the Stockyards; and from the condos by Lake Ontario to Liberty Village and the doorstep of High Park – it's a privilege to serve you.

*In the following pages you'll find information on federal cash and other supports that you and your family may need. This includes No. 01, the new **Canada Groceries and Essentials Benefit** and check out No. 43, the **Canada Strong Pass** for ways to explore our country.*

Our office is also available to answer your questions about federal services including passports, employment insurance, immigraton, and more. Shoot me an email to set up an appoitment with my team.

Karim Bardeesy
Member of Parliament
Taiaiako'n-Parkdale-High Park

Table of Contents

Table of Contents

Family and Caregiving Supports

01 Canada Groceries and Essentials Benefit NEW!

What it is: A GST credit aimed at helping low and modest-income Canadians manage rising food costs. To provide support before this takes effect in July, a one-time top-up payment of up to $1950 per family will be provided starting on June 5, 2026.

Eligibility:
- Must be 19 years old or above
- Must be a resident of Canada
- Must file annual taxes

02 Child Care Expenses Deduction

What it is: A tax benefit available to guardians who pay for child care to earn income, go to school, or conduct research.

Eligibility:
- Child must be under 16
- Must possess a receipt of child care expenses

03 Canada Child Benefit

What it is: A tax-free monthly payment of up to $7,997/year to help families with the cost of raising children under 18.

Eligibility:
- Must live with a child under 18
- Must be a resident of Canada
- Must file annual taxes

04 National Child Care Plan

What it is: Reduces child care fees for children under six years old.

Eligibility:
- Child must be under the age of 6
- Families must enroll their children in licensed child care programs that participate

Education Supports

05 Tuition Tax Credit

What it is: Allows Canadian students to reduce their federal and provincial income taxes based on eligible tuition fees paid.

Eligibility:
- You must be 16 years or older and enrolled in a post-secondary program in Canada
- Tuition fees must be $100 or more per institution per year.
- Programs must lead to a degree, diploma, or certificate

06 Canada Student Grants and Loans

What it is: Funding to help you pursue post-secondary education, trades training, and apprenticeships, including grants of up to $4,200 per year, loans, scholarships, and student loan repayment support.

Eligibility: Applications/eligibility are available through the Ontario Student Assistance Program (OSAP).

07 Canada Training Credit

What it is: A refundable tax credit designed to assist with the costs of training fees.

Eligibility:
- Must have paid eligible tuition or exam fees that qualify for the tuition tax credit
- Must file a tax return, have a positive Canada Training Credit Limit (CTCL)
- Must be between 26 and 65 years old at the end of the year

To learn more, visit
www.canada.ca/en/services/benefits

08 Student Loan Interest Credit

What it is: allows eligible taxpayers to deduct up to $2,500 of interest paid on qualified student loans from their taxable income.

Eligibility:

- Must have paid interest on a qualified student loan during the tax year
- The loan must be in your name, and you cannot be claimed as a dependent on someone else's tax return
- The loan must have been used only for qualified higher education expenses (e.g., tuition, fees, supplies

09 Canada Learning Bond

What it is: A grant of up to $2,000 for children's education savings (RESP) for low-income families.

Eligibility:

- Low-income families
- An RESP must be opened for the child(ren)

10 Canada Education Savings Grant

What it is: A grant that adds up to 20% to your RESP contributions annually, up to $500/year or $7,200/lifetime, helping Canadian families save for a child's post-secondary education.

Eligibility:

- Children under 17 years old who are Canadian residents are eligible
- Contributions must be made before the end of the year in which the child turns 17
- For children aged 16 or 17, conditions must be met to receive the CESG, such as having made minimum contributions in at least four years before turning 15

Education Supports

11 Canada Student Loan Forgiveness

What it is: Allows eligible borrowers to reduce their federal student loan balance by working in designated occupations and communities.

Eligibility:

- Work in an eligible occupation approved by the community authority

  Eligible Occupations

  a. Family Doctor
  b. Family Medicine Resident
  c. Licensed Practical Nurse
  d. Nurse Practitioner
  e. Registered Nurse
  f. Registered Psychiatric Nurse
  g. Registered Practical Nurse
  h. Dentist NEW!
  i. Dental Hygienist NEW!
  j. Early Childhood Educator NEW!
  k. Midwife NEW!
  l. Personal Support Worker NEW!
  m. Pharmacist NEW!
  n. Physiotherapist NEW!
  o. Psychologist NEW!
  p. Social Worker NEW!
  q. Teacher NEW!
- Complete 12 consecutive months of employment in the eligible role and community
- Hold an active Canada Student Loan in good standing

To learn more, visit
www.canada.ca/en/services/benefits

Home Owner Supports

12 Home Buyers' Plan

What it is: A program that allows Canadians and permanent residents to withdraw money tax-free from their Registered Retirement Savings Plan (RRSP) to buy or build a qualifying home.

Eligibility:

- A first-time home buyer
- Have a written agreement to buy or build a qualifying home
- Intend to occupy the qualifying home as your principal place of residence within one year after buying or building it

13 First Home Savings Account

What it is: A registered plan which allows for first-time home buyers, to save to buy or build a qualifying first home tax-free (up to certain limits).

Eligibility:

- You meet both of the following age conditions
  You are 18 years of age or older if the legal age in your province is 19 years old
  You are 71 years or younger as of December 31 of the year you open your FHSA
- You are a first-time home buyer for the purpose of opening an FHSA

14 Oil to Heat Pump Affordability

What it is: Offers financial assistance to homeowners switching from oil heating to energy-efficient heat pumps.

Eligibility:

- Your household income is median or below, after taxes
- Your home is an eligible property type
- You are a primary resident/owner of your home
- You heat your home with oil
- Your home is connected to an integrated electricity grid

Home Owner Supports

15 Multigenerational home renovation tax credit

What it is: Tax credit (up to $7,500) for building a secondary unit for a senior or adult with a disability.

Eligibility:

- Renovations must create a self-contained secondary unit
- The unit must be for a senior (65+) or an adult eligible for the Disability Tax Credit, who will live there within 12 months
- The claimant must be a Canadian resident

16 First-Time Home Buyer's Rebate NEW!

What it is: Eliminates the GST (or federal part of the HST) for first-time home buyers on a new home valued up to $1 million, and lower taxes up to $1.5 million homes.

Eligibility:

- You are at least 18 years of age
- You have not lived in a home that you or your spouse or common-law partner owned, or jointly owned

Announced March 25th 2026

The Government of Canada is partnering with the Government of Ontario to eliminate the entire HST for First-Time buyers of new homes

Healthcare Supports

17 Medical Expense Tax Credit

What it is: A non-refundable tax credit that you can use to reduce the tax that you paid or may have to pay for healthcare expenses.

Eligibility:

- Must be an individual taxpayer claiming non-refundable tax credits
- You can claim all amounts paid, even if they were not paid in Canada

18 Refundable Medical Expense Tax Credit

What it is: A refundable tax credit for lower-income working individuals with high medical expenses.

Eligibility:

- You were a resident in Canada through 2025
- You were 18 years of age or older
- Your adjusted family net income is less than $63,374

19 Canada Dental Care Plan

What it is: Offers coverage at no cost to you for various dental services.

Eligibility:

- You do not have access to private dental insurance or coverage through any organization
- Your adjusted family net income is less than $90,000

Did you know?

17,397 Canadians in Taiaiako'n-Parkdale-High Park have benefited from the **Canadian Dental Care Plan!**

To learn more, visit ***www.canada.ca/en/services/benefits***

Worker Supports

20 Canada Workers Benefit

What it is: A refundable tax credit to help individuals and families who are working and earning a low income.

Eligibility:

- You earn working income and your net income is below the net income level set for your province or territory of residence
- You are a resident of Canada
- You are 19 years of age or older, or you live with your spouse or common-law partner or your child

21 Personal Support Workers Tax Credit NEW!

What it is: Temporary, refundable federal tax credit providing eligible PSWs up to $1,100 per year.

Eligibility:

- Be a healthcare professional providing one-on-one care and essential support
- Provide care under the direction of a regulated healthcare professional
- Work in an eligible health care establishment

22 Employment Insurance

What it is: Financial support for individuals who lose their jobs through no fault of their own and are available to work, but can't find a job.

Eligibility:

There are a number of circumstances under which you may qualify, including situations you might not expect. For complete eligibility criteria, visit canada.ca/en/benefits/EI to learn more about what may apply to you.

Disability Supports

23 Child Disability benefit

What it is: A tax-free monthly payment for Canadian families caring for a child under 18 with a severe and prolonged disability.

Eligibility:

- You must be eligible for the Canada Child Benefit
- Your child must be eligible for the Disability Tax Credit

24 Canada Disability Benefit NEW!

What it is: A federal benefit intended to reduce poverty among working-age Canadians with disabilities.

Eligibility:

- Your child must be eligible for the Disability Tax Credit

25 Disability Tax Credit

What it is: A non-refundable tax credit of up to $16,052 that reduces the amount of income tax people with disabilities (or their caregivers) may have to pay.

Eligibility:

- Must have a prolonged physical or mental impairment
- Certified by a medical practitioner

26 Home Accessibility Tax Credit

What it is: Tax credit for renovations that improve accessibility (ramps, grab bars, etc.)

Eligibility:

- Seniors (65+) or persons with disabilities
- Eligible renovation expenses

Disability Supports

27 Canada Caregiver Amount

What it is: A non-refundable tax credit designed to provide financial relief to Canadians who support a spouse, common-law partner, or dependent with a physical or mental impairment.

Eligibility:

- Supported a spouse or common-law partner or persons with disabilities
- Support a Eligible dependent who is 18 years of age or older

In our Spring Economic Update, Minister of Finance and National Revenue, Francois-Philippe Champagne announced plans for several measures that would ***streamline access to the Disability Tax Credit****.*

It was met with strong cross-partisan support, with the Leader of the Opposition saying "I want to congratulate the Minister for his speech and thank him for his commitment, as a father, thank him for his commitment to simplify the disability tax credit"

To learn more, visit
www.canada.ca/en/services/benefits

Seniors Supports

28 Canada Pension Plan

What it is: Monthly retirement, disability, and survivor benefits based on contributions.

Eligibility:

- You have contributed at least once to the Plan

Note: Contributions can be either from work you did in Canada or from credits received from a spouse/common-law partner after a divorce or separation

- You are at least 60 years old

29 Guaranteed Income Supplement

What it is: A monthly, tax-free payment of up to $1,109/month for seniors.

Eligibility:

- Be 65 years old or older
- Receive the Old Age Security (OAS) pension
- Live in Canada and not be under a sponsorship
- Have an annual income below the income threshold for your situation

30 Old Age Security

What it is: A benefit of up to $817/month, payable to most Canadians aged 65 and over who meet the Canadian residence requirements.

Eligibility:

- Must be 65 or older to receive OAS (with the option to delay payments up to age 70)
- Must meet Canadian residency requirements (citizen or legal resident with 10+ years in Canada after age 18, or 20+ years if living abroad)
- Must file taxes and meet income rules, as benefits may be reduced based on income (no work history required)

Veteran Supports

31 Veterans Independence Program

What it is: Payments for home and healthcare services to help you remain independent.

Eligibility:

- Have qualified for a disability benefit, or
- Have qualified for the War Veterans Allowance,

32 Caregiver Recognition Benefit

What it is: A monthly payment for an informal caregiver, such as a family member or friend, who provides a veteran who became disabled from service, with daily personal care support.

Eligibility:

- Must be a former Canadian Armed Forces member with a disability benefit and need ongoing care due
- Must require daily supervision or physical assistance for activities of daily living,
- Caregiver must be over 18, unpaid, play an essential role

33 Veterans Emergency Fund

What it is: Support you need, when you need it. You may receive funds for essentials like food, clothing or shelter.

Eligibility:

- Veteran of the Canadian Armed Forces (CAF)
- Current spouse/common-law partner of a Veteran;
- Survivor of a deceased Veteran or CAF member

To learn more, visit
www.canada.ca/en/services/benefits

Veteran Supports

34 Canadian Forces Income Support

What it is: A tax-free monthly benefit that helps low-income CAF Veterans who no longer qualify for the Income Replacement Benefit.

Eligibility:

- Must be a Veteran (including Merchant Navy) or Allied Veteran of WWII or the Korean War, or certain WWII civilians
- Must reside in Canada; Allied Veterans must have lived in Canada before enlistment or for 10 total years since service
- Income-tested benefit, with income assessed using Guaranteed Income Supplement rules and applicable exemptions

35 War Veterans Allowance

What it is: A tax-free monthly payment which can vary.

Eligibility:

- Must be a Veteran (including Merchant Navy), Allied Veteran of WWII/Korean War, or certain WWII civilians
- Income-tested benefit, assessed using Guaranteed Income

Veteran Supports

36 Educational assistance for children of a deceased Veteran

What it is: Tax-free financial support to a student enrolled in a full-time post-secondary education program.

Eligibility:

- Parent must have died due to military service or been receiving a disability benefit of 48% or more at time of death
- Applicant must enroll in a full-time educational program before turning 25
- Assistance is available only until the academic year in which the applicant turns 30

37 Additional Pain and Suffering Compensation

What it is: A tax-free, monthly benefit that provides compensation for any severe and permanent disability, related to military service,

Eligibility:

- Must have a service-related injury or illness with an existing VAC disability benefit
- Condition must be permanent, severe, and hinder successful re-establishment in civilian life

"When they have been called to serve, Canadian Armed Forces members have always answered. As Canadians, we must fulfil our responsibility to them in turn. By remembering the service of our Veterans and retelling their stories. By honouring their patriotism with our own. By guarding, in our time, the freedom they fought and sacrificed for."

Prime Minister Mark Carney

5th of November, 2025

Additional Supports

38 Middle Class Tax Cut NEW!

What it is: Tax relief for Canadians by reducing the lowest marginal personal income tax rate from 15 per cent to 14 per cent as of July 2025.

Eligibility:

- Taxable income in the lowest bracket (up to $57,375 for 2025)
- Available starting in the 2025 tax year, with the reduced rate applying to qualifying income

39 Top-up Tax Credit NEW!

What it is: A non-refundable tax credit which keeps certain credits effectively at 15% above $57,375, offsetting the planned drop in the lowest federal tax rate.

Eligibility:

- Must be an individual taxpayer claiming non-refundable tax credits
- Applies only to credits impacted by the drop in the lowest tax rate

40 Athlete Assistance Program

What it is: The Athlete Assistance Program (AAP) is a federal grant program that provides direct financial assistance to Canadian high-performance athletes.

Eligibility:

- Must be a Canadian citizen/permanent resident
- Must follow their athlete/NSO agreement requirements
- Must meet international federation eligibility rules and be available to represent Canada at major events
- Must meet carding criteria through performance in recognized international or NSO-sanctioned events

Additional Supports

41 Moving Expenses Deduction

What it is: Deduct eligible moving expenses from your taxable (self-)employment income.

Eligibility:

- Move must be ≥40 km closer to new work/business and establish a new primary home
- Expenses claimable only against employment/self-employment income at the new location

42 Parents of Young Victims Crime

What it is: Income support for parents or legal guardians who are considering to or have taken time away from work and suffered a loss of income to cope with the death or disappearance of your child or children.

Eligibility:

Please find a complete list of eligibility critera on the Government of Canada Benefits page

43 Canada Strong Pass

What it is: Free access to national parks, historic sites, and museums, plus discounted VIA Rail travel for children, youth, and young adults from June 19 to September 7, 2026.

Eligibility:

- Available to all visitors both Canadians and international travelers with no application or registration required
- Additional savings depend on age—children (17 and under) and young adults (18–24) qualify for extra free or discounted admissions and travel

To learn more, visit
www.canada.ca/en/services/benefits

For Your Information

Automatic Tax Filing NEW!

What it is: Financially vulnerable individuals with lower income miss out on important benefits because they don't file their taxes each year. Filing a tax return is required to receive payments such as the Canada Child Benefit and the GST/HST credit, and to confirm eligibility for many provincial and territorial programs.

Starting in 2027 for the 2026 tax year:

- The Canada Revenue Agency (CRA) will automatically file taxes for some lower-income individuals with simple tax situations
- Proposed changes to the Income Tax Act would allow the CRA to file a tax return on behalf of certain individuals who meet specific criteria (generally those who do not owe taxes), known as "deemed filing,"

National School Food Program

What it is: School food programs improve access to the nutritious food all students need to grow and learn. These programs support the heath and learning of children and youth including those living in food insecure households.

As of Budget 2025:

- The National School Food Program has been made **permanent.** NEW!
- Benefits include:
  - reducing hunger amongst children in youth experiencing food insecurity
  - improve health and learning outcomes
  - Families with two children will have an average **savings of $800/year** on groceries

For Your Information

Scan the QR code below to review all of the financial support programs discussed in this guide

Contact List for Government of Canada Benefit Inquiries

Canada Revenue Agency

General Inquiries:

Call 1-800-959-8281

- Mon to Fri 8AM to 8PM
- Sat 9AM to 5PM

Visit www.canada.ca/en/revenue-agency/corporate/contact-information.html

Service Canada

General Inquiries:

Call 1-800 O-Canada (622-6232)

- Mon to Fri 8AM to 5PM

Visit https://www.canada.ca/en/employment-social-development/corporate/contact.html

IMPORTANT: Our office has a dedicated team to support with casework relating to CRA or Service Canada (or another benefit) inquiries.

Send us an email at karim.bardeesy@parl.gc.ca to set up an appointment.

HERE TO SERVE YOU!

It's not just a slogan. We really are. This booklet is just one way we're helping you access the services available to you.

If there's a federal issue affecting you or your family, please reach out!

E-NEWSLETTER

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