

## Are you a Student between 18 and 25?

**If you are a full-time student between the ages of 18 and 25 and your parent or guardian is receiving a Canada Pension Plan (CPP) disability benefit or has died, you may be eligible for a monthly payment from the CPP.**

You may be eligible for a monthly payment if the person who raised you was a CPP contributor and has died or is receiving a CPP disability benefit — even if that person was **not legally** your parent or guardian. For simplicity, the words “parent” and “child” will be used in this document to cover all such relationships. Once you turn 25 you are no longer eligible for these benefits.

### **1. How do I qualify for a Canada Pension Plan children’s benefit?**

For you to be eligible for children’s benefits, your parent must have made sufficient contributions to the CPP. Also, if you are between 18 and 25, you must be attending school full time at a recognized institution. Children under 18 do not have to be in school to be eligible.

### **2. What types of children’s benefits could I be eligible to receive?**

There are two types of children’s benefits:

- **Benefits for the child of a person receiving a CPP disability benefit** — a monthly payment to a natural or adopted child, as defined above, of a person receiving a CPP disability benefit.
- **Benefits for the child of deceased contributor** — a monthly payment to a natural or adopted child of a deceased CPP contributor or to a child who was in the care and custody of the contributor at the time of death.

You may be able to receive two benefits if:

- both parents paid into the CPP, and
- each parent is either deceased or receiving a CPP disability benefit.

### **3. What types of schools does the CPP recognize?**

The CPP recognizes schools, colleges, universities and other educational institutions that provide training or instruction of an educational, professional, vocational or technical nature. The institution must also be recognized by the province in which it is located.

### **4. Am I eligible for benefits if I attend school outside Canada?**

Yes — if the CPP recognizes the school, and you continue to meet all other conditions of eligibility.

### **5. What if I am attending school part time?**

In certain situations, you may be eligible for a benefit when you attend school part time. For example, if you are taking courses at more than one institution, the course hours may add up to full-time attendance. Each situation is considered individually. Contact us for details.

### **6. How do I apply?**

To apply for a children's benefit, you must:

- complete an application form.
- provide proof of your date of birth (your birth certificate or a certified true copy of it, unless we already have a copy on file).
- submit a form called "Declaration of Attendance at School or University".

You must complete this when you first apply for a benefit, at the beginning of every new school year, and when you return to school after having left for a time. We may also ask you to complete one at the beginning of each semester if you are on a semester system or if your attendance starts in the middle of the traditional school year.

Application kits for CPP children's benefits are available at [www.sdc.gc.ca](http://www.sdc.gc.ca). Or you can call us to ask for one (see "Contact us").

**7. When should I apply?**

You should apply:

- when you first become aware that your parent has applied for a disability benefit (if your parent has not included you in his or her application). You do not have to wait for the benefit to be approved before applying;
- when your parent dies;
- when you turn 18 (if you are a full-time student); or
- when you return to school full time after having left.

You should apply as soon as possible. If you delay, you might lose benefits. If you were eligible for a benefit before applying, the CPP can make back payments for only up to 11 months from the date your application is received.

**8. When does my benefit start?**

If you are eligible, your benefit starts the latest of the following times:

- the same month that your parent's disability benefit starts;
- the month following your parent's death;
- the month following your 18th birthday, if you are in school full time; or
- the month you return to school full time.

**9. When does my benefit end?**

Your children's benefit ends the earliest of:

- the month after you stop attending school full time;
- the month after you turn 25; or
- the month after your parent's CPP disability benefit ends.

Your benefit will also stop if you die.



## 10. What are my responsibilities once I receive a benefit?

You should advise the CPP if:

- you stop attending school;
- your attendance changes from full time to part time;
- you are no longer a dependent; or
- you change your name or address

Remember, if you receive payments to which you are not entitled, you will have to pay them back.

## 11. What if I am receiving a benefit as the child of someone who receives a CPP disability benefit, and he or she dies?

Your eligibility would end the month of your parent's death. However, you could then be eligible for a benefit as a child of a deceased CPP contributor (see Question 1 for eligibility requirements).

## 12. I work in the summer and contribute to the Canada Pension Plan myself. Does that affect my eligibility for a children's benefit?

No. You receive a CPP children's benefit because you are eligible as the dependent child of an eligible CPP contributor who has died or receives a CPP disability benefit. The fact that you also contribute to the CPP does not affect your eligibility. The contributions that you are making today will entitle you to other CPP benefits in the future.

### > Contact us



By telephone (toll-free)\*

**1 800 277-9914**

 **1 800 255-4786 (TTY)**



On the Internet or by email

**[www.sdc.gc.ca](http://www.sdc.gc.ca)**

*\* Our lines are busiest at the beginning and end of the month. If your inquiry can wait, it's best to call at other times. Please have your social insurance number ready.*