Money & Benefits Checklist for PEI Kinship Caregivers

Use this when a child moves into your home or when the caregiving arrangement changes. Not every program applies to every family. The purpose is to make sure an important benefit is not missed.

Start with the caregiving arrangement

- ☐ Write down the date the child began living with you and how much of the time the child is in your home.
- ☐ Keep any court order, GACP document, Child Protection document, school record or written agreement that explains the arrangement.
- ☐ If Child Protection is involved, ask whether the child is receiving a Children's Special Allowance or whether you should apply for the Canada Child Benefit.

CRA child benefits

- ☐ Apply for the Canada Child Benefit if the child now lives with you and you are primarily responsible for their care, unless Children's Special Allowances are payable for that child.
- ☐ Do not assume the parent's CCB automatically moves to you.
- ☐ Remember that the PEI Child Benefit is calculated through CRA and is combined with the CCB payment when you qualify.
- ☐ File your tax return every year, even if your income is low, because many benefits depend on filed tax returns.

If the child has a disability or serious impairment

- ☐ Check whether the child may qualify for the Disability Tax Credit.
- ☐ If you receive CCB and the child is DTC-approved, CRA may automatically add the Child Disability Benefit.
- ☐ Ask whether a disability amount can be transferred to you as a supporting family member.
- ☐ Check the Canada Caregiver Credit if the child or grandchild depends on you because of a mental or physical infirmity.
- ☐ If the child is DTC-approved, ask whether an RDSP should be opened and who has legal authority to open it.

GACP = Grandparent and Alternative Care Provider Program

Money & Benefits Checklist: Other Situations

If a parent is deceased or receives CPP disability

- ☐ Check whether the child may qualify for a CPP children's benefit.
- ☐ For a child under 18, confirm who should receive the payment on the child's behalf.
- ☐ If the young person is 18 to 25 and attending a recognized school or university, check the current student rules.

Health, dental and daily costs

- ☐ Check the Canadian Dental Care Plan if the child has no access to private dental insurance and the household meets the other federal eligibility rules.
- ☐ Ask about PEI Child Care Subsidy if child care costs are part of the new arrangement.
- ☐ Check AccessAbility Supports if the child has disability-related daily living needs.
- ☐ Use 211 PEI for food, clothing, transportation, recreation or emergency household needs.

Other money questions

- ☐ Check child support or an existing Maintenance Enforcement order separately from CCB and GACP.
- ☐ Keep receipts for child care, medical, disability and other major child-related expenses until you know whether they matter for tax or program purposes.
- ☐ If you miss work to care for a critically ill or injured child, check PEI job-protected leave and federal EI caregiving benefits.
- ☐ If the child is approaching 18, start a new benefit review because CCB and some child-specific programs end or change.

Useful internal starting points

grandfamiliesinc.com/financial-help.html
grandfamiliesinc.com/child-moved-in-cra-benefits.html
grandfamiliesinc.com/disability-benefits-kinship-child.html
grandfamiliesinc.com/cpp-childrens-benefits-kinship.html