

Are you a full-time student between the ages of 18 and 25?

If your parent or guardian is receiving a Canada Pension Plan (CPP) disability benefit or has died, you may be eligible for a monthly payment.

You may be eligible for a monthly payment if your parent or guardian:

- contributed to the CPP for not less than the minimum contributory period*¹; and
- is receiving a CPP disability benefit; or
- has died.

To be eligible, you must be:

- the natural child of the contributor; or
- a child “adopted legally” or “in fact” by the contributor while under the age of 21; or
- a child “legally” or “in fact” in the custody and control of the contributor while under the age of 21 (contact us for details).

The words “parent” and “child” are used in this document to cover all such relationships. Once you turn 25, you are no longer eligible for these benefits.

* If the parent’s CPP “contributory period” is longer than nine years, the parent must have contributed for whichever is less:

- one-third of the calendar years in the contributory period; or
- 10 calendar years.

There is a minimum contributory requirement of at least three years.

1. How do I qualify for a CPP 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, to be considered a dependent child, you must be attending school full time at a recognized educational 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 or a child who was in the care and custody of the person receiving a CPP disability benefit.
- **Benefits for the child of deceased contributor** – a monthly payment to a natural or adopted child, or 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
- are 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 educational 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, if you are between 18 and 25 years of age, 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); and
- submit a form called "Declaration of Attendance at School or University."

You must complete the declaration form when you first apply for a benefit, at the beginning of every school year, and when you return to school after having left for a time. We may also ask you to complete the form 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.servicecanada.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 already included you in his or her application)—you do not have to wait for the benefit to be approved before applying;
- your parent dies;
- you turn 18 (if you are a full-time student); or
- you are under 25 years of age and return to school (as a full-time student) 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 must notify the CPP if:

- you stop attending school;
- your attendance changes from full-time to part-time;
- your "child" relationship to the contributor ends or changes; 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 the child of a deceased CPP contributor (see Question 1 for eligibility requirements).

12. I work in the summer and contribute to the CPP 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 who 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

Click servicecanada.gc.ca

Call In Canada and the United States: 1-800-277-9914
If you have a hearing or speech impairment and use
a teletypewriter (TTY): 1-800-255-4786
From all other countries: 613-990-2244
(collect calls accepted)

Visit a Service Canada Centre

Note

Please be ready to provide your Social Insurance Number when you call.