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# Funding for Disability

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## Disability Tax Credit (DTC)

### What is it?

A non-refundable tax credit that reduces the amount of income tax that people with disabilities or their supporting persons may have to pay. The disability amount can be claimed once they are eligible for the [DTC](#).

### Why should you apply?

The DTC provides greater tax equity by allowing some relief for disability cost as there are unavoidable additional expenses that other taxpayers don't have to face.

Being eligible for DTC can allow you to apply for other [programs](#):

- [Registered Disability Savings Plan](#):
- [Working Income Tax Benefit](#): tax relief for working and low-income individuals
- [Child Disability Benefit](#)

If a person was eligible for the DTC for previous years but did not claim the disability amount when they sent their tax return, they can request adjustments for up to 10 years. To claim the disability amount for previous years, you can ask for a reassessment.

### How do you apply?

- Complete the [Form T2201, Disability Tax Credit Certificate](#) found on the CRA website.
  - Part A will be filled by the individual with disability or a legal representative.
  - Part B will be filled out by a medical practitioner.
- Medical practitioners will need to certify that you have a severe and prolonged impairment and describe its effects.
  - Note: Many medical practitioners would charge a fee to complete this form.

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## Registered Disability Savings Plan

### What is it?

A [savings plan](#) intended to help a person who is eligible for the disability tax credit (“beneficiary”). Parents and family can also invest in this plan as well.

It consists of two components:

- **Canada disability savings grant:** an amount that the Government of Canada pays into an RDSP. The government will pay a matching grant of 300%, 200%, or 100%, depending on the beneficiary's adjusted family net income and the amount contributed.
  - An RDSP can get a maximum of \$3,500 in matching grants in one year, and up to \$70,000 over the beneficiary's lifetime.
  - A beneficiary's RDSP can receive a grant on contributions made until December 31 of the year in which the beneficiary turns 49.
- **Canada disability savings bond:** an amount paid by the Government of Canada directly into an RDSP.
  - The government will pay a bond of up to \$1,000 a year to low-income Canadians with disabilities. No contributions have to be made to get the bond. The lifetime bond limit is \$20,000.
  - A bond can be paid into an RDSP until the year in which the beneficiary turns 49.
  - To qualify for the bond or to earn a grant, the beneficiary must file income tax and benefit returns for the past two years and all future taxation years when he or she has an RDSP.

### How do you apply?

Contact participating [financial institution](#) that offer RDSPs.

#### RDSP Savings Calculator

Use this [calculator](#) to find out more information on how your RDSP could grow over time. It calculates the estimated amount of Grant and Bond you could receive, based on contributions and annual family income, as well as the amount of interest accumulated!

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## Ontario Bursary for Students with Disabilities (BSWD)

### What is it?

The BSWD is a bursary grant offered to post-secondary students with permanent disabilities. You can receive up to \$2,000 in support for disability-related accommodations.

### How do you apply?

- Complete the BSWD [form](#) found on OSAP (find more information [here](#)).
  - It can be completed by:
    - Physician
    - Regulated health professional
    - Disability advisor at your school (You will need to register with the Accessibility office at your school.)
- For more information on the status of your application, you can contact your college or university's financial aid office.

*Note. Once you're registered as a student with a permanent disability, you can be eligible for full OSAP funding if you're studying 40% or more of a course load.*

### Important Deadlines

OPEN: Application is open mid to late June for 2018.

CLOSED: Application due **60 days** before end of study period. Supporting documentation due **40 days** before end of study period.

### Helpful links

[Disability Credit Canada](#)

[Government of Canada](#) (call: 1-800-959-8281)

Registered Disability Savings Plan ([videos](#))

[Ontario Student Assistance Program:](#)  
([telephone](#))

### Reach out!

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