



## 5 – Primary caregiver

The primary caregiver (**PCG**) is the person primarily responsible for the care and upbringing of a child. A PCG can be an individual or a public entity.

### An individual PCG is:

- the person eligible to receive the Canada child benefit (CCB) payment for the child as defined under the *Income Tax Act*.

### Shared custody

Since July 1, 2011, one child can be in the care of two individual PCGs in the same month of a given year. In the case of shared custody, the CCB may be shared by the individual PCGs.

### A public PCG is:

- a child care department, agency, institution or organization eligible to receive payments under the *Children's Special Allowances Act*.
- a child in care meeting all eligibility criteria, always qualifies for the additional amount of Canada Education Savings Grant (Additional CESG) at the 20% rate when contributions are made on the child's behalf.



*Often the subscriber and PCG is the same person*

## The PCG, cohabiting spouse or common-law partner and the CESG / CLB

To request the **Additional CESG** and the **Canada Learning Bond (CLB)**, the PCG or the PCG's cohabiting spouse or common-law partner must provide:

- their Social Insurance Number (SIN) – **if an individual PCG, cohabiting-spouse or common-law partner**
- their Business Number – **if a public PCG**; and
- written authorization designating the RESP into which the Additional CESG and the CLB amounts should be deposited.

For Additional CESG and the CLB amounts, all beneficiaries of the RESP must be siblings.

*Employment and Social Development Canada (ESDC) communicates with CRA to verify PCG eligibility criteria.*

Additional amounts of CESG	CLB
<p>To receive the <b>20% Additional CESG</b>:</p> <ul style="list-style-type: none"> <li>an individual PCG must have an adjusted income of less than or equal to \$46,605*; <i>OR</i></li> <li>a public PCG must receive payments under the <i>Children's Special Allowances Act</i> for a child in care.</li> </ul> <p>To receive the <b>10% Additional CESG</b>:</p> <ul style="list-style-type: none"> <li>an individual PCG must have an adjusted income greater than \$46,605* but less than or equal to \$93,208*.</li> </ul> <p>* Income levels are indexed annually by CRA; 2018 income levels.</p>	<p>To receive the <b>CLB</b>:</p> <p><b>The individual PCG:</b></p> <ul style="list-style-type: none"> <li>Since July 1, 2017, eligibility for the CLB is based, in part, on the number of qualified children and the adjusted income of the individual PCG.</li> <li>For years prior to July 1, 2016, a child was eligible for the CLB if the individual PCG was in receipt of the National Child Benefit Supplement (NCBS) for the child.</li> <li>From July 1, 2016, to June 30, 2017, a child was eligible for the CLB if the individual PCG would have otherwise been in receipt of the NCBS for the child, had it continued to be paid for that period.</li> </ul> <p><i>OR</i></p> <p><b>The public PCG</b> must receive payments under the <i>Children's Special Allowances Act</i> for a child in care, for at least one month of the benefit year.</p>