10. Canada Disability Savings Grant (CDSG)

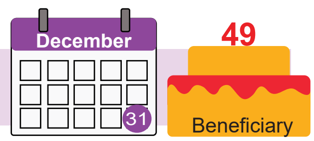
The CDSG is a matching grant paid into a Registered Disability Savings Plan (RDSP) by the Government of Canada. Depending on the beneficiary's family income, the CDSG is paid based on the amount contributed to the plan.

Eligibility criteria

For the CDSG to be paid, the beneficiary must:

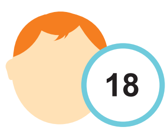
- be a resident in Canada
- be eligible for the Disability Tax Credit (DTC)
- have a valid Social Insurance Number (SIN)

Contributions must be made by



Which income is used to determine CDSG entitlements:

Until the end of the calendar year

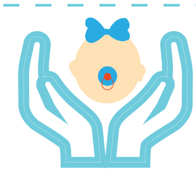


The individual primary caregiver's (PCG) family income.

Begging the calendar year

The beneficiary's family income.

! Beneficiaries should file their income taxes as of age 17



For a beneficiary in care, the **public PCG** must receive a payment under the *Children's Special Allowances Act* (for at least one month of the calendar year).

CDSG matching rates

2020 family income threshold	Matching rates	Annual limit	Annual limit with carry forward	Lifetime limit
Less than or equal to $97,069* Or public PCG	300% on the first $500 or less	$1,500	$10,500	$70,000
	200% on the next $1,000 or less	$2,000		
Greater than $97,069* Or no income information available at the Canada Revenue Agency (CRA)	100% on the first $1,000 or less	$1,000		

*Family income thresholds are indexed annually by the CRA.