

8. Canada Disability Savings Bond (CDSB)

The CDSB is money paid by the Government of Canada into the Registered Disability Savings Plan (RDSP) of eligible beneficiaries with a low- or modest-income.





Eligibility criteria

For the CDSB to be paid, the beneficiary must:

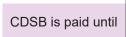


be eligible for the Disability Tax Credit



have a valid Social Insurance Number (SIN)







Which income is used to determine CDSB entitlements:



The individual primary caregiver's (PCG) 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).

CDSB payments

2022 family income threshold	Annual limit	Annual limit with carry forward	Lifetime limit
Less than or equal to \$32,797* Or public PCG	\$1,000		
Greater than \$32,797* but less than or equal to \$50,197*	Up to \$1,000 based on a formula as identified in the Canada Disability Savings Act (CDSA): \$1,000 - [\$1,000 x (A-B) / (C-B)]Where: A = Family Income B = \$32,797 C = \$50,197	\$11,000	\$20,000

If the Canada Revenue Agency (CRA) does not have information on the income the CDSB will not be paid



^{*}Family income thresholds are indexed annually by the CRA.