



Navigating Financial Supports for Families in Quebec

**A Toolkit For Families with
Children 0-18 years old**

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Introduction

Receiving an autism spectrum disorder (ASD) diagnosis for your child can bring many emotions and questions. Alongside learning about services and therapies, many families also face new financial challenges. In Quebec, there are several forms of financial assistance available to help support children with support needs and their families.

For some families, these challenges may include increased expenses, long wait times for public services, and, in certain situations, a reduction in family income (for example, when one parent needs to reduce work hours or stop working to support their child). Planning ahead and understanding available financial supports can help reduce stress and maintain access to needed services during this time.

Navigating financial supports can feel complex or overwhelming, and you do not have to do this alone. Social workers—particularly through your local CLSC—can help guide you through available programs, clarify eligibility, and support you with applications. Many families also find it helpful to connect with community organizations and parent groups for practical advice and shared experiences.

This toolkit has been designed to guide you through the different supports you may be eligible for—federal, provincial, municipal, and community-based. You will find clear explanations of each program, how to apply, and what documentation is required. In addition to government programs, some private foundations offer grants that may help cover certain costs related to your child’s needs. To see a list of foundations that may or may not be able to provide additional funding, [click here](#).

Our goal is to give you practical, step-by-step information so you can access the resources your family needs with less stress and more confidence.



Note: All titles include clickable hyperlinks for more information.



Federal Programs

The Government of Canada offers several financial programs to support families raising children with disabilities. These programs are available across the country and can help reduce the cost of everyday care, medical expenses, and long-term planning for your child's future.

Federal programs are usually accessed through your annual tax return or by applying directly online. Some programs provide allowances (direct monthly payments), while others work as tax credits or reimbursements that you claim back at tax time.





Federal Programs

Allowances and Subsidies



Canada Child Benefit (CCB)

CCB is a monthly non-taxable payment to help families with the cost of raising a child under 18. Your child does not need to be diagnosed to receive this benefit.

The amount is based on family income.



Who is eligible?

To be eligible for CCB, you must live with a child who is under 18 years old and be responsible for the care and upbringing of the child. You must be a resident of Canada for tax purposes.¹

See details of eligibility by clicking here.



How to apply?

You can apply for this benefit as soon as your child is born through:²

- Birth registration – online or by paper
- Online through **My Account**
- By mail – **Fill out Form RC66, Canada Child Benefits Application**

Child Disability Benefit

CDB is a tax-free monthly payment made to families who care for a child under age 18 with a severe and prolonged impairment in physical or mental functions.

The amount received is based on number of eligible children and adjusted family income (AFNI). You can use the **child and family benefits calculator** to estimate how much you will get.



Who is eligible?

To be eligible for CDB, you must be eligible for **Canada Child Benefit (CCB)** and for the **Disability Tax Credit (DTC)**.



How to apply?

If you are already getting the CCB for your child who is eligible for the DTC, you do not need to apply for the CDB. You will get it automatically.⁶



For the period of July 2025 to June 2026, you could get up to \$3,411 (\$284.25 per month) for each child who is eligible for the DTC.



Disability Tax Credit (DTC)

DTC is a non-refundable tax credit that reduces income tax payable for people with physical or mental impairments, or their supporting family members.

To be eligible for federal financial support programs, your child must be receiving the Disability Tax Credit (DTC).³



Who is eligible?

To be eligible for DTC, your medical practitioner must certify that you have a severe and prolonged impairment in one category or significant limitations in 2 or more of the categories, or receive therapy to support a vital function.

Categories: Walking, mental functions, dressing, feeding, eliminating (bowel or bladder functions), hearing, speaking, vision, life-sustaining therapy.⁴



How to apply?

Complete the **T2201 Form - Disability Tax Credit Certificate** online or by mail. Once parents get a DI-TSA-DP worker at the CLSC, they can help with this form.

This document has to be filled out and signed by a medical professional (e.g., a family doctor, a practitioner nurse, or another specialist). Some doctors ask for a fee to fill out this form.

Once your application is approved, you can claim the disability amount on your tax return which can unlock the **Child Disability Benefit** and eligibility for the **Registered Disability Savings Plan**.⁵

For processing times click [here](#).



Registered Disability Savings Plan (RDSP)

RDSP is a savings plan intended to help an individual who is approved to receive the disability tax credit (DTC) to save for their long-term financial security. When you open a plan, you may also get grants and bonds from the Government of Canada to help with your long-term savings.

Family income and amount of contributions determine how much matching **grants and bonds** you could get. You can use the **estimate your grants and bonds** payment for year tool to calculate an estimated amount of grants and bonds.⁷



Who is eligible?

- The plan beneficiary is the person who is **approved for the Disability Tax Credit** that will receive the money in the future.
- The plan holder is the person who opens and manages the plan.
- The beneficiary and holder can be the same or different people.

To be eligible for RDSP, the beneficiary must:

- Be approved for DTC
- Apply before December 31 of the year they turn 59
- Be a resident of Canada
- Have a Social Insurance Number (SIN)

How to apply?

An RDSP can be opened at a bank, an investment firm or a credit union that offers the plan.⁸



Federal Programs

Tax Credits and Reimbursements

If your child or dependant has been approved for the Disability Tax Credit (DTC) using form T2201, you may qualify for additional federal tax credits and refunds when filing your yearly tax return.

Keep in mind that eligibility for some programs is not automatic, so it's important to review the specific criteria before applying.



Disability amount transferred from a dependant

If your child or dependant is approved for the **Disability Tax Credit (DTC)** but doesn't need to use the full credit on their own taxes, you may be able to use it instead. This means they can transfer the unused amount to you, and you can claim it on your own tax return to help reduce the income tax you owe.



Who is eligible?

You can claim for a dependant if:

- Your dependant was eligible for the DTC in 2024.
- Your dependant was resident in Canada at any time in 2024.
- Your dependant relied on you for all or some of the basic necessities of life (food, shelter, and clothing).
- **One** of the following situations applies:
 - You claimed an amount on **line 30400** for that dependant, or you could have if you did not have a spouse or common-law partner and if the dependant did not have any income.
 - You claimed an amount on **line 30450** for that dependant, or you could have if they had no income and were 18 years or older in 2024.



How to apply?

- Complete the chart for **line 31600** on the Federal Worksheet in your **T1 income tax package** to calculate the supplement for children with disabilities that your dependant may be able to claim.
- Then, complete the chart for **line 31800** on the same worksheet to calculate the amount you can claim for each dependant.⁹



Canada caregiver credit

The **Canada Caregiver Credit (CCC)** is a non-refundable tax credit available to people who support someone with a physical or mental impairment.

The amount you can claim depends on:

- your relationship to the person,
- your personal circumstances,
- the person's net income, and
- whether other tax credits are already being claimed for them.

If you have a child or dependant under 18 at the end of the year, you may be able to claim \$2,616:

- on **line 30400** if you are claiming them as an eligible dependant, or
- on **line 30500** for each child under 18 (your own or your spouse's/common-law partner's).

Who is eligible?

To be eligible for Canada caregiver credit you must have an individual depend on you for support because of a physical or mental impairment.

How to apply?

Complete the following lines when filling out your income taxes:¹⁰

- **Line 30400 – Amount for an eligible dependant**
- **Line 30500 – Canada caregiver amount for infirm children under 18 years of age**





Claims for medical expenses

You may be able to get money back for certain medical expenses when you file your taxes. Many products and services count as eligible medical expenses—check the government's [full list](#) to see what applies to your family.

For the 2024 tax year, you can claim up to **\$2,759** or **up to 3%** of your income for all eligible medical expenses in your household (whichever is less).

- For children under 18: use **line 33099** on your tax return.
- For other dependants under 18 (not your child): use **line 33199**.



How to claim?

Complete the following lines when filling out your tax return:¹¹

- **Line 33099 – Medical expenses for self, spouse or common-law partner, and your dependant children under 18**
- **Line 33199 – Allowable amount of medical expenses for other dependants**



Quick tip

Keep all your medical receipts in one folder so you're ready at tax time.

Childcare expenses

Child care expenses are the costs you (or another caregiver) pay to have someone look after your eligible child while you work, attend school, or do research funded by a grant.¹²

You may claim payments made to a variety of people or places for child care. This includes caregivers who provide child care services, nursery schools and daycare centres, and educational institutions for the portion of fees that specifically cover child care. It can also include day camps or day sports schools, as long as their main purpose is to care for children (note that a school offering a sports study program does not qualify). In addition, you may claim expenses for boarding schools, overnight sports schools, or camps that include lodging, as explained in Part A of Form T778, Child Care Expenses Deduction for 2024. Click [here](#) to see full list.¹³

Quebec residents can also claim the basic contribution you pay directly to a subsidized childcare service provider.



How to claim?

Complete the following forms or lines on your tax return:¹⁴

- **T778 Child Care Expenses Deduction for 2024**
- Claim the deduction on your tax return – **Line 21400**



Who is eligible?

Find the full [eligibility criteria checklist](#).



Childcare expenses

Child care expenses are the costs you (or another caregiver) pay to have someone look after your eligible child while you work, attend school, or do research funded by a grant.¹²

You may claim payments made to a variety of people or places for child care. This includes caregivers who provide child care services, nursery schools and daycare centres, and educational institutions for the portion of fees that specifically cover child care. It can also include day camps or day sports schools, as long as their main purpose is to care for children (note that a school offering a sports study program does not qualify). In addition, you may claim expenses for boarding schools, overnight sports schools, or camps that include lodging, as explained in Part A of Form T778, Child Care Expenses Deduction for 2024. Click [here](#) to see full list.¹³

Quebec residents can also claim the basic contribution you pay directly to a subsidized childcare service provider.



Who is eligible?

Find the full [eligibility criteria checklist](#).



How to claim?

Complete the following forms or lines on your tax return:¹⁴

- **T778 Child Care Expenses Deduction for 2024**
- Claim the deduction on your tax return – **Line 21400**



Home accessibility expenses

You may claim this credit if, during the year, you paid for eligible expenses to make a home safer or more accessible. To qualify, the expenses must relate to work done to allow the individual to:

- gain access to,
- be mobile or functional within, or
- reduce the risk of harm within the home.

You can claim up to **\$20,000** per year in eligible expenses. The credit is **non-refundable** (reduces the tax you owe but does not create a refund).



Who is eligible?

You can claim home accessibility expenses if your child is approved for the Disability Tax Credit and you need renovations or changes that make your home safer or more accessible for them.



How to claim?

- Complete the **Schedule 12 - home accessibility expenses** in your T1 Income Tax Package.
- Carry the amount from **Schedule 12** to **line 31285** of your federal tax return.¹⁵



Provincial Programs (Quebec)

In addition to federal supports, the Government of Quebec provides its own programs designed specifically for families living in the province. These programs take into account Quebec's family allowance system, childcare network, and health and social services.

Like federal supports, provincial programs may include allowances/subventions (money paid directly to families, often monthly) and tax credits or reimbursements (amounts claimed through your Quebec income tax return). Together, they help make sure children with disabilities and their families get the support they need.





Provincial Programs (Quebec)

Allowances and Subsidies

Family Allowance

Family Allowance is financial assistance available to all eligible families with a dependent child under 18 living in their household.

The amount depends on your family income, the number of children, and custody arrangements. Payments are adjusted every July to reflect your income from the previous year. **CalculAide** is a tool that you can use to estimate the amount of Family Allowance that you can be entitled to, depending on your family situation.

Who is eligible?

You may receive Family Allowance if you live in Quebec and have a dependent child under 18 who lives with you. The allowance is meant for all eligible families, regardless of income.

How to apply?

- If your child was born in Québec, you do not need to file an application. It was automatically granted upon registration of the child's birth.
- If your child was not born in Quebec or if you move to Quebec, you must submit an application to Retraite Québec.
- Applications can be made online or with a paper form, along with the required documents (such as proof of residency and your child's birth certificate, if needed).¹⁶

Supplement for Handicapped Children

The Supplement for Handicapped Children is financial assistance for parents of a child under 18 who has a physical or mental impairment that greatly limits their ability to do everyday activities compared to other children of the same age. The disability must be expected to last for at least one year.

Who is eligible?

To receive the Supplement for Handicapped Children, parents **must** first be **receiving the Family Allowance** for the child. If not, they need to apply for **Family Allowance** at the same time as applying for the supplement.

A child's eligibility is based on rules in the **Taxation Act**. This means the criteria are different from federal programs (like those from the Canada Revenue Agency), so a child may qualify for one program but not another.

The child **must have a physical or mental condition** that meets the official requirements in the law. If the condition does not match one of the listed categories, eligibility is still reviewed based on the **severity of the child's disability**.¹⁷

How to apply?

Complete the application for a supplement for handicapped children form. Forms are available online at RRQ website, at your CLSC, or at a Retraite Québec office.

Once parents get a DI-TSA-DP worker at the CLSC, they can help with this form.

Documents to prepare for the **application**:

- The application form – parent and professional (e.g., physician, physiotherapist, occupational therapist etc.) parts
- An educational report (school or daycare)
- Consent Regarding the Release of Medical, Psychosocial and Education-Related Information¹⁸



If you need **help**, contact Retraite Québec **by telephone** or **email** or the **Office des personnes handicapées du Québec**.

Supplement for Handicapped Children Requiring Exceptional Care

Supplement for Handicapped Children Requiring Exceptional Care is an additional support to the Supplement for Handicapped Children, for children requiring complex medical care at home.

The supplement is paid **monthly** in addition to the Family Allowance and the Supplement for Handicapped Children.

The amount depends on the severity of the child's condition and age (Tier 1 and Tier 2). Tier 1 provides a larger amount than Tier 2.



Who is eligible?


To be eligible for Supplement for Handicapped Children Requiring Exceptional Care the family must be already receiving **Family Allowance** and **Supplement for Handicapped Children**.

Eligibility is based on medical criteria set by **Retraite Québec**, and an assessment form must usually be completed by a health professional.

How to apply?

Complete the **Application for the Supplement for Handicapped Children Requiring Exceptional Care**.

- A **medical report** or form from a doctor or another recognized health professional is required.
- If the child is not already receiving **Family Allowance**, parents must apply for that at the same time.¹⁹



To receive provincial tax credits or reimbursements, you need to fill out the form **TP-752.0.14-V** to claim your child has a severe or prolonged impairment in mental or physical functions.²⁰

Provincial Programs (Quebec)

Tax Credits and Reimbursements

Non-refundable tax credit for medical expenses

You may be able to claim a medical expenses tax credit if you paid medical costs for your child or another dependant, and the total is more than 3% of your net income. Many different products and services are eligible. To see the full list, check Revenu Québec's **Medical Expenses Guide**.

Who is eligible?

- Parents (or guardians) of a child under 18 who has a severe and prolonged impairment in mental or physical functions.
- The child's disability must be recognized and usually requires a certificate from a qualified health professional.
- The child must live with you, and you must be the one receiving Family Allowance.



How to claim?

When completing your Quebec income tax return, fill in the **line 381**.²¹

Tax credit for childcare expenses

The childcare expenses tax credit is a financial measure designed to support families. The percentage you can claim depends on your family income, which includes your income and, if applicable, your spouse's income.²²

See the list for **Childcare Expenses That Qualify For The Tax Credit**.

How to claim?

To claim the tax credit for childcare expenses, you can either complete Schedule C of your income tax return or **apply for advance payments**.²³



Provincial Programs (Quebec)

Childcare and Education-Related Supports

Allowance for Special Needs Program - Youth

This program offers an allowance for youth with a recognized permanent disability that causes a significant and lasting impairment.²⁴



Who is eligible?

Your child may qualify if they:

- Are enrolled **full-time** in an elementary, secondary, college, or vocational program in Quebec.
- Have a **major functional disability** (such as visual, hearing, motor, or organic impairment) or a recognized **serious learning, language, or mental health disorder**.
- Need **specialized services, equipment, or support** to pursue their studies.²⁵



How to apply?

- Parents or students must complete the **Allowance for Special Needs Youth application form**, available from Aide financière aux études (Student Financial Assistance).
- A professional assessment or supporting documents (e.g., medical, psychological, or school report) must be included.
- Applications are usually submitted through the child's school administration or directly to Student Financial Assistance.
- Apply before the school year begins (before September 1st). After your child finishes their studies for the year, you still have up to 60 days (about 2 months) to submit your application.²⁶

Financial assistance for supervision services for students with disabilities aged 12 to 21

This program helps families cover the **cost of supervision** services for students with disabilities between the ages of 12 and 21. It is meant to provide financial relief when parents need support for their child outside of school hours, such as before or after classes, on lunch breaks, or on pedagogical days. The goal is to ensure students with disabilities are safely cared for and supported while their parents work or study.

The program provides financial assistance to cover part of the cost of supervision services. The exact amount depends on the type of supervision, number of hours, and proof of expenses submitted. It is generally paid directly to the parent once the application is approved.



Who is eligible?

To be eligible for this financial assistance, your child must be between **12-21 years old**. The eligibility depends on the conditions of the supervision services. See the conditions [here](#).



How to apply?

Call **1 • 855 • 336 • 8568** for support in the application process.²⁷

Exemption from Daycare Fees

If you receive benefits from programs such as Social Assistance Program, Social Solidarity Program, Aim for Employment Program, or the Economic Security Program for Cree Hunters, your child **under five (as of September 30)** may be eligible for free educational childcare.

This covers up to five days per week, for a total of 261 days per year.²⁸

Who is eligible?

Fill the **eligibility application form** and talk to your childcare provider for details.



Allowance for Integration into Childcare

This allowance is an additional funding for subsidized educational childcare providers to help address the needs of a child who has an impairment causing a significant and persistent disability and who is likely to encounter barriers during the integration process.

Who is eligible?

Subsidized daycares, childcare centres (CPEs) and recognized home childcare providers can receive the Integration Allowance to help support children with special needs.

How to apply?

The daycare applies on behalf of the child. Parents should share the reports that certifies their child's impairment.

Parents can contact the **Ministère de la Famille: 1-855-336-8568** for support during the application process.²⁹

Exceptional Assistance Measure (EAM) for Integration into Childcare

This allowance covers extra accompaniment hours beyond standard inclusion allowance. This subsidy is a last-resort assistance measure.



Who is eligible?

To be eligible, the childcare provider must be subsidized and receiving the Integration Allowance for the child on whose behalf they are applying.



How to apply?

The daycare applies on behalf of the child.³⁰





[Click here](#) to find your CLSC and discover the programs and services available for your family.

Provincial Programs (Quebec)

Financial Supports through CLSC

Family Support Program

This program is designed to support families and caregivers who live with and care for a person with a physical disability, intellectual disability, or autism spectrum disorder (ASD). It provides direct financial assistance to help cover the costs of respite services, childcare, occasional help, and parenting support.

Services are managed by local CISSS and CIUSSS, depending on family needs and available resources in the region.

Who is eligible?

Families who live with and provide daily care for a child or relative with a disability or autism spectrum disorder (ASD), and who need support to cope with the stress and fatigue caused by their child's significant needs.



How to apply?

Step 1: Contact your Patient Navigator

Reach out to the designated patient navigator for your child or loved one.

Step 2: Call your CISSS or CIUSSS

If no services are in place yet, contact your local health and social services centre.

Step 3: Find Contact Info Online

Visit the Find your CISSS or CIUSSS page for phone numbers and addresses.³¹



Find your CISSS/CIUSSS [here](#).

OR

Contact your CLSC through calling 811.



Provincial Programs (Quebec)

Additional Supports

Shelter Allowance Program

The housing allowance provides financial assistance to **low-income households** who are spending too much of their budget on housing.

Who is eligible?

- Families with at least one dependent child
- Single-parent family with one or two dependent children

See full eligibility at: [Eligibility – Shelter Allowance Program | Revenu Québec](#)



How to apply?

You can apply **Online** or filling the **forms** and sending it to Revenu Quebec.

To receive this subsidy, you must submit your income tax return. For more information about this subsidy, visit the Société d'habitation du Québec website or call **514 • 864 • 7020**.³²

Private Foundations and Community Grants



FONDATION NOËL PRINTEMPS



MAURICE-TANGUAY



MONTREAL SPECIAL NEEDS FAMILY (MSNF)
ORGANIZATION



FONDATION DI-TSA DE MONTRÉAL



FONDATION NORMAND BRIE



GISÈLE FAUBERT FOUNDATION



FONDATION MARTHE LAVERDIÈRE

Important to know:

The organizations listed on this page are not exhaustive and represent some of the available options; additional organizations may also offer financial support. Each organization has their **own eligibility criteria** and application processes. Funding **availability may vary** throughout the year, and receiving **financial support is not guaranteed**.

A **social worker**—such as through your local CLSC—can help you determine which applications may be most relevant for your family and support you throughout the process.

Application Tips

1

Start early whenever possible. Some applications can take 3–6 months to be processed, so planning ahead can help reduce stress and avoid gaps in support.

2

Keep everything in one place. Use a binder or a digital folder to store forms, reports, letters, and receipts related to your child's services and applications.

3

Always keep copies. Maintain copies of everything you submit, including confirmation pages or emails.

4

Ask for help with applications. Social workers—especially through your local CLSC—can help you understand programs, complete forms, and organize documentation.

5

Know that supports can often be combined. Many families are eligible for multiple programs at the same time, and provincial supplements generally do not reduce federal benefits.

6

Inform your tax professional. Let your accountant or tax preparer know that you have a child with a disability to ensure you claim all eligible tax credits and benefits.

Conclusion

Navigating financial supports for your child can feel overwhelming, especially when combined with new responsibilities, increased expenses, and waiting periods for public services. This is completely understandable. Remember that you do not need to do everything at once. Taking a **step-by-step approach**, starting with one program at a time, can make the process more manageable and less stressful.

This toolkit was designed to help you identify and access a range of supports—federal, provincial, municipal, and community-based—including government programs and, when applicable, private foundations. Many of these supports can be combined, and planning ahead can help reduce financial pressure and maintain access to services when your family needs them most.

You are not alone in this process. Social workers—particularly through your local **CLSC**—can help you understand available programs, determine eligibility, and support you with applications. Depending on the type of support, you may also contact **Retraite Québec**, **Revenu Québec**, or the **Canada Revenue Agency** directly for program-specific guidance.

For reliable and up-to-date information, you can also consult trusted government websites such as **Québec.ca** and **Canada.ca**, which provide detailed explanations and official application forms.

Above all, remember that seeking support, asking questions, and taking the process one step at a time are all part of advocating for your child and your family.

Additional Resources

- <https://aidecanada.ca/resources/learn/community-inclusion/finding-what-your-child-needs-with-little-to-no-cost-toolkit#section-4.2>
- <https://aidecanada.ca/resources/learn/employment/scholarships-funding-and-opportunities-for-autistic-youth-transitioning-to-adulthood>
- <https://aidecanada.ca/resources/learn/asd-id-core-knowledge/funding-your-accessible-home>
- <https://aidecanada.ca/resources/learn/asd-id-core-knowledge/under-18-supports>
- <https://aidecanada.ca/resources/learn/asd-id-core-knowledge/infosheet---rdsp---pooranlaw>
- <https://aidecanada.ca/resources/learn/financial/the-disability-tax-credit-infographic>
- <https://aidecanada.ca/resources/learn/financial/the-child-disability-benefit>
- <https://aidecanada.ca/resources/learn/asd-id-core-knowledge/elementary-and-secondary-education---supports-and-services>
- <https://aidecanada.ca/resources/learn/asd-id-core-knowledge/helpful-resources-from-aide-canada-library-for-parents-of-autistic-children>

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