



PULMONARY HYPERTENSION
ASSOCIATION OF CANADA

L'ASSOCIATION D'HYPERTENSION
PULMONAIRE DU CANADA

Finance & PH

A pulmonary hypertension (PH) diagnosis can be challenging for both patients and their families, especially when it comes to finances. PH can impact the ability of patients and caregivers to work, which affects household income. On top of that, there can also be expenses related to medical care, such as medication and travelling to appointments, that can add to the financial burden. It can be a lot to handle, and resources are available to help.

Financial Training and Educational Tools

[Plan Institute](#) – A nonprofit that offers training sessions on how to apply for the Disability Tax Credit and how to open a Registered Disability Savings Plan (RDSP).

[Prosper Canada](#) – A national charity dedicated to expanding economic opportunity for Canadians living in poverty through program and policy innovation. They offer the following financial tools:

- [Disability Benefit Compass](#) – Provides information about the four key disability benefits for persons with disabilities in Canada.
- [Benefits Wayfinder](#) – A free online tool that simplifies the search for government benefits for people seeking ways to boost their incomes and reduce expenses.

Canada Revenue Agency

[Disability Tax Credit](#) – The disability tax credit (DTC) is a non-refundable tax credit that helps people with impairments or their supporting family members reduce the income tax they may have to pay.

[Canada Caregiver Credit](#) – The Canada Caregiver Credit (CCC) is a non-refundable tax credit available to those who support a spouse, common-law partner, or dependent with a physical or mental impairment.

[Child Disability Benefit](#) – This is a tax-free monthly payment to families who care for a child under age 18 with a severe and prolonged physical or mental impairment.



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Government of Canada

[Government of Canada Disability Benefits](#) – Includes disability pensions and children's benefits, savings plans, and a gasoline tax refund program.

[Canada Pension Plan \(CPP\) Disability Benefits](#) – The Canada Pension Plan (CPP) disability benefit is a monthly payment you can get if you are under 65, have made enough contributions to the CPP, have a mental or physical disability that regularly stops you from doing any type of substantially gainful work, and have a disability that is long-term and of indefinite duration or is likely to result in death.

[Canada Pension Plan \(CPP\) Children's Benefit](#) – This is a monthly payment your children may be able to get if you are receiving the Canada Pension Plan Disability Benefit. Children must be under 18 or under 25 and attend a recognized school or university full-time.

[Registered Disability Savings Plan](#) – The Registered Disability Savings Plan (RDSP) is a long-term savings plan to help people with disabilities who have been approved for the Disability Tax Credit to save for the future.

[Federal Excise Gasoline Tax Refund](#) – If you have a permanent mobility disability that prevents you from safely using public transportation, you can apply for a refund for some of the gas you buy.

Education Funding for People with Disabilities

[Canada Student Grant for Students with Disabilities](#) – Financial assistance for students with a permanent disability enrolled at a post-secondary school.

[Canada Student Grant for Services and Equipment](#) (Students with Disabilities) – Grants towards tuition, textbooks, and accommodation costs for eligible students with a permanent disability.

[Student Aid and Education Planning](#) – Opportunities to have your student loan forgiven if you have a severe and permanent disability that prevents you from pursuing further post-secondary education and working.

Webinars

Exploring Financial Supports for People with Disabilities – September 2023
https://www.youtube.com/watch?v=C_rLNZ8FJ74&t=2742s



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Financial Health for Families of People with PH – June 2022

<https://www.youtube.com/watch?v=Qf269qXj6yk>