

Protecting children and students in financial support

Citizen proposal for members of the National Assembly of Quebec

Submitted by Karim Lahnin

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Request to deputies

I ask the National Assembly to study stronger protections in the management of education savings, Family Allowance and financial assistance for children with disabilities. For RESPs, I propose clear withdrawal records, independent student consent and a fast remedy against misuse. For family benefits, I propose targeted review and protective measures when a child's needs are neglected. Federal cooperation is needed where Quebec cannot act alone.

Purpose of the reform

An RESP receives public support because it is intended to help finance education. A student should be able to see what has been saved for their studies, understand a withdrawal and report pressure or diversion. A parent should be able to pay legitimate education expenses and recover documented costs without unnecessary delays.

Family benefits support households caring for children. Their safeguards must recognize ordinary household costs and the work of caregivers, while addressing neglect, exploitation and false claims. They require a separate process from RESP withdrawal approval.

This proposal addresses the risk of parents using education funds to control a student, obtain a signature through threats, or claim an education payment while keeping the money for unrelated personal spending. The frequency of these situations must be measured. This document does not claim that all parents misuse RESPs or that every parental withdrawal is unlawful.

Main changes requested

- Joint RESP management for eligible parent couples, with safety exceptions and a clear requirement for both signatures.
- A record for every withdrawal showing its source, purpose, recipient and payment destination.
- Separate student access and consent for education payments, with protection against coerced approval.
- Direct payment to the student or the education provider as the normal payment route.
- An independent review process with power to protect disputed funds and maintain urgent education payments.
- A protected education reserve for new contributions receiving Quebec incentives, subject to legal review and defined exceptions.

Status of this document: a policy proposal for parliamentary study. It is not an enacted law or a formal bill. The clauses later in this document are drafting instructions. Legislative counsel must identify the laws to amend and confirm their scope.

The current rules and the gap to address

An RESP is more than a bank account

A registered education savings plan, or RESP, is an education savings arrangement. The subscriber opens the plan. The beneficiary is the person named to receive education assistance. The promoter is the institution or organization that administers the plan. Requiring a joint ordinary bank account would not, by itself, change who controls the RESP. The reform must change the plan contract and withdrawal process. [1]

Different funds have different rules

Private contributions are the amounts paid into the plan by or for the subscriber. Current rules generally allow these amounts to be refunded to the subscriber, subject to the plan contract. They do not automatically become the student's property because the student is named as beneficiary. [1]

Educational assistance payments, or EAPs, include government education benefits and accumulated earnings. They must support the beneficiary's postsecondary education. They are generally reported as the beneficiary's taxable income. This is different from refunding private contributions. [1, 2]

Accumulated income payments are a separate route for paying earnings to a subscriber when legal conditions are met. They must not be confused with an EAP or described as a free withdrawal of government grants. Transfers, grant repayments and plan closure also have their own rules. [1]

Oversight exists but does not answer every concern

Promoters already have responsibility for EAP eligibility and reasonable expenses. CRA guidance allows lighter expense review below an annual administrative threshold. This does not remove the education purpose of an EAP. It also does not amount to requiring an independent student signature for every payment. [2]

Quebec already receives reports of RESP events through the Quebec Education Savings Incentive, known as QESI or IQEE. Its rules distinguish early contribution withdrawals from withdrawals made when a beneficiary is eligible for an EAP. These rules show that reporting exists; they do not establish that the student approved or received a particular payment. [3]

The issue for legislators

The proposed reform would give students enforceable information and consent rights. A further change would reserve future subsidized contributions for education. That would be a new restriction on subscriber rights, not merely enforcement of the present rules. It should be stated openly and debated on that basis.

Financial survival and pressure within the family

Education requires more than tuition

Paying a semester's tuition does not meet every student need. A student still needs food, housing, transport and access to required materials and services. If education funding is withheld, finding money for these needs can take priority over attending class, studying and completing assignments.

A student cannot always replace missing support through part time work. Jobs may be unavailable, offer too few hours or pay too little to cover essential costs within a study schedule. Statistics Canada reported a national average unemployment rate of 15.9% for returning students aged 15 to 24 from May to August 2026. This is a Canada wide summer measure, not proof of Quebec wage adequacy or a link to crime. [6]

My concern is that financial desperation can expose some students to recruitment into fraud, robberies, drug dealing or other illegal ways to earn money. It can also make students vulnerable to sexual exploitation or lead them to sell sexual services because they see no workable alternative. These risks should be examined through confidential testimony and research. This proposal does not claim that poverty inevitably causes crime or that every person selling sexual services commits an offence. Canadian law distinguishes selling one's own services from purchasing them and exploiting others. [7]

An example of a withdrawal under pressure

Consider a semester with tuition of \$2,000. The parent who controls the household finances requests a \$3,500 RESP withdrawal. They pressure the student to sign a letter of direction, pay the tuition and retain the remaining \$1,500 for unrelated personal spending. The student has no share left for food, transport or other study costs.

This is an illustrative scenario, not a finding about a particular family. A \$3,500 request is not suspicious merely because tuition is \$2,000: the other \$1,500 can legitimately support living expenses. The concern is a false purpose, a coerced signature or the diversion of an education payment. Whether retaining money breaches the rules also depends on whether it is an EAP, a lawful contribution refund or a withdrawal from the proposed reserve.

Arguments used to obtain a signature

A controlling subscriber may pressure the other parent and tell the student: "The government only contributed because I saved. I acted in good faith. I can close the account, take my contributions back and return the government's money." The possibility of lawful refunds or closure can give that threat practical force. The exact consequences depend on the plan and applicable rules. [1, 3]

A contribution history should not excuse a coerced signature or misuse of an EAP. The institution should explain withdrawal rights and consequences privately to the student. It should examine the purpose of a disputed payment and whether consent was freely given. The reform must protect essential study costs, not stop at proving that tuition was paid.

A protected RESP structure

Joint management for parent couples

For new covered plans opened by eligible parent couples, both parents should normally be joint subscribers. Both should approve withdrawals, changes of beneficiary and closure. Deposits should not require two signatures. A joint designation alone is insufficient: the contract must expressly require dual approval for those decisions.

Current federal rules permit certain joint subscriptions, including eligible spouses or common law partners and former partners who are both legal parents. The proposal must respect those eligibility rules or obtain federal amendments. [4]

The institution should verify identities and obtain each signature separately. It should not accept one parent's claim that the other has agreed. A parent must not receive access merely because they are a legal parent if there is a safety risk or a court order limiting their role.

Exceptions that keep the plan accessible

A single parent, grandparent or other eligible subscriber must still be able to save for a student. The requirement should have exceptions for death, an unavailable parent, incapacity, family violence and court orders. An independent decision maker should be able to approve sole management. Students should not have to obtain permission from an abusive or absent parent.

If both parents collude, joint management offers little protection. The student's separate rights and the independent complaint process must therefore apply to every covered plan, including plans with only one subscriber.

A reserve for future subsidized contributions

I propose that new contributions receiving QESI after the reform takes effect carry a clear education commitment. Those contributions would be recorded as a protected reserve. They could pay education costs or be returned only under defined exceptions. Subscribers would receive a plain explanation before contributing.

Quebec should ask legislative counsel to assess whether this condition can lawfully be attached to its incentive and promoter agreements. Federal coordination may be necessary. Until that assessment is complete, this measure should not be presented as a power Quebec already has.

The reserve must allow genuine hardship, corrected overcontributions, death, disability, a lawful transfer and a student's decision not to pursue eligible studies. Regulations should state what happens to private capital, earnings and public benefits in each case. A study break must not automatically cause forfeiture or forced closure.

Student access and consent

A separate right to information

Covered beneficiaries should receive an annual statement from age 16 and direct access once they start eligible postsecondary studies. It should show the relevant contributions, benefits, earnings, withdrawals and remaining balance. For family plans, the statement should explain allocation rules and avoid implying that pooled funds are a fixed personal entitlement.

Students should have their own login and verified contact details. Access must not depend on a parent sharing a password. The institution should provide an accessible paper or telephone route. Students should see only information needed to understand their education funding, not a parent's unrelated financial information.

Consent for each education withdrawal

Before an EAP or a withdrawal from the protected education reserve, the student should receive the amount, funding components, purpose, recipient and estimated tax treatment. The student must approve the specific payment through their own channel. Silence, a general waiver or a parent's signature must not count as consent.

For recurring payments, the student may approve a schedule stating the amount per payment, recipient, total ceiling and end date. Each payment must remain separately recorded. Any increase or change of recipient requires renewed consent. The student may cancel approval for payments not yet processed.

For a student under 18, the process should seek the student's informed agreement and include any legally required representation. Where the representative has a conflict of interest, an independent representative must be available. Age alone should not exclude a CEGEP student from protection.

Pressure must invalidate approval

A signature obtained by threats, deception or pressure to return the money should not authorize a covered payment. The student must be able to contact the institution privately. The institution should offer a private confirmation when there are specific signs of pressure. It should not routinely interrogate every family.

These safeguards must apply to a letter of direction or any other withdrawal instruction. The student must see the complete document before signing. A signed letter alone must not settle a complaint about threats, a false explanation or diversion.

Refusing consent should trigger an explanation or independent review. It should not automatically erase the student's designation or access rights. A parent may challenge a refusal through the same process, with evidence of a genuine education expense.

Private capital outside the new reserve

All contribution refunds should be recorded and affected students should receive notice. Existing lawful refund rights should not be converted into a blanket student veto without an express change in law. A student's objection should permit review of suspected misclassification, coercion or breach of an education commitment.

Withdrawal records and payment controls

Information required for every request

- The plan identifier and the beneficiary affected.
- The amount and transaction type, separating contributions, earnings and each government benefit.
- The reason for the payment and the period it covers.
- The recipient's identity and verified payment destination.
- Evidence of enrolment where required, plus an invoice, receipt or reasonable budget appropriate to the request.
- Required subscriber approvals and the student's consent or the decision authorizing an exception.
- The processing date, payment reference and any later correction or recovery.

Payment routes

An EAP should normally go to an account controlled by the student or directly to an education provider with the student's approval. No joint parental receiving account should be mandatory for EAPs. Routing these payments through parents can weaken the protection the reform is intended to provide.

A parent may be reimbursed for a documented education expense already paid for the student. The student should approve the reimbursement and receive its record. If there is a dispute, an independent decision should determine whether the expense was genuine and whether the proposed payment meets the applicable rules.

Expense checks should be proportionate

Tuition, books, required equipment, housing, food and transport connected with study should be handled through reasonable budgets and available supporting documents, subject to applicable EAP rules. Current CRA guidance includes both education costs and certain living costs. It also excludes various unrelated personal expenses. [2]

The proposal should not require receipts for every grocery purchase. Routine living costs can be approved through a term budget. Large reimbursements to subscribers, conflicting explanations and repeated requests just below a review threshold should receive closer examination. Institutions should aggregate related requests to prevent split withdrawals from avoiding checks.

Monitoring without constant surveillance

The institution should maintain the transaction history and review specific risk indicators. The designated authority should audit a sample of files and investigate supported complaints. No general access to all student or parent bank transactions should be created. Only relevant records should be requested through a lawful process.

Core approval and payment records should be kept for a proposed seven years after the transaction, or longer where another law or an active dispute requires it. Regulations should limit access, secure the records and require deletion when the retention period ends. Students must be able to download their relevant records without a special access fee.

Complaints and urgent protection

An independent process

Quebec should designate an existing public body, where possible, to receive education savings complaints. Its mandate must cover beneficiary complaints, even where the student is not the contracting client. The law must expressly give it the proposed powers. Its role must be coordinated with federal bodies and the courts.

A student should be able to complain without a subscriber's permission. The service should offer confidential intake, clear explanations and support from an advocate. Mediation should be voluntary and should not delay protective measures where coercion is alleged.

Proposed service deadlines

An institution should acknowledge a complaint within two business days. A credible risk that disputed funds will disappear should receive an initial decision within two business days. A routine case should have a target of 30 calendar days for a reasoned decision. Extensions should require written reasons and updates. These are proposed service standards, not existing legal deadlines.

A narrow temporary hold

The institution should be authorized to hold only the disputed amount for up to ten business days when there are documented grounds to suspect an unauthorized payment or coercion. A further hold should require independent authorization. The institution must give reasons and an opportunity to challenge the hold, subject to lawful safety measures.

A dispute should not freeze the entire plan by default. Verified tuition and essential living costs should continue through a safe route where permitted. A neutral reviewer should have power to authorize an eligible payment from the protected reserve if a subscriber is withholding approval to defeat its education purpose.

Remedies and fair treatment

The authority should be able, within its lawful mandate, to require records, correct account information and order compliance. The legislation should provide a route to restitution and compensation where a breach causes loss. Penalties should distinguish an honest error from repeated or intentional misconduct. Parties must receive reasons and a right of review.

Deliberate diversion, false consent and false expense claims should be prohibited. A parent who genuinely paid tuition or living expenses should not be penalized because of a family disagreement. Criminal allegations should be referred to the proper authorities under existing law.

If a payment was wrongly reported in the student's name, the institution should assist with correction requests and supply the records promptly. Quebec cannot promise to cancel federal tax liability on its own. Federal cooperation is needed to address tax consequences for students who did not benefit from a disputed EAP.

Scope implementation and cost

Quebec and federal responsibilities

The Constitution assigns banking to Parliament and property and civil rights to provinces. This division requires a careful choice of legal tools. It does not mean that Quebec has no role, or that every proposed obligation can be imposed on every institution through one provincial law. [5]

Quebec should examine its QESI conditions, relevant contract and civil law protections, and oversight of institutions within its jurisdiction. It should request federal changes to the RESP framework, including registration rules and education benefit administration where needed. The responsible governments should agree on compatible standards before mandatory restructuring.

Legislative counsel should identify the connection required between a plan, a Quebec resident and the proposed law. The review should address institutions outside Quebec, federally regulated banks, family plans with beneficiaries in several provinces and students studying elsewhere.

Existing plans and future savings

New information, notice and complaint rights should apply to existing covered plans after a transition period. Stronger restrictions on private contributions should apply prospectively. Existing savings should enter the protected reserve only through a valid election or a legally justified transition rule. No penalty should apply retroactively to a withdrawal that was lawful when made.

Transfers, changes of subscriber and changes of beneficiary must not remove an existing education commitment. The receiving institution should receive the relevant records and preserve protections where legally possible. Court orders, grant rules, family plan allocations and legitimate changes in study plans must remain workable.

A practical rollout

- First six months after a government mandate: consult students, institutions, family violence organizations and federal authorities; prepare the legal and cost assessment.
- Next six months: test a standard consent form, withdrawal record and complaint process with willing promoters.
- Following twelve months: introduce the validated rules in stages, with public guidance and a clear effective date.
- Three years after implementation: publish an independent review and propose any necessary amendments.

Costs and evidence

Use existing institution portals and public complaint services before building a new agency or central database. No credible dollar estimate can be made without implementation data. The impact assessment should measure institution costs, public staffing needs and effects on participation in education savings.

Publish anonymized figures on complaints, substantiated breaches, resolution times, restored funds and payment delays. Study whether safeguards discourage saving or create barriers for low income families. A fall in complaints alone should not be treated as proof that abuse has fallen.

Family benefits and disability assistance

Programs covered by the proposed study

Quebec's Family Allowance supports eligible families with a child under 18 in their care who lives with them. The Supplement for Handicapped Children, or SEH, is normally paid to the person receiving Family Allowance. Current rules provide for sharing the SEH where qualifying shared custody exists. [8, 9]

The Supplement for Handicapped Children Requiring Exceptional Care, or SEHNSE, supports families with exceptional responsibilities for the care and safety of a child under 18 with severe disabilities or complex care needs. [10]

The Canada Child Benefit and the Child Disability Benefit are federal family supports for eligible children under 18. Quebec should seek coordinated safeguards through federal discussions. This proposal does not give Quebec authority to change federal payment rules by itself. [11, 12]

The protection sought

The concern is a child whose basic needs or essential care remain unmet while a recipient controls benefits and uses that control to pressure the child or the other caregiver. Possible cases include fabricated care arrangements, false claims and deliberate diversion that leaves the child without necessities. Their frequency should be established through evidence. Receiving a benefit and making a personal purchase is not, by itself, proof of misuse.

These payments support the family caring for the child. They should not be treated as a personal cash balance that must be handed to the child. Rent, utilities, food, household transport and reasonable shared costs can benefit the child. Disability assistance must also recognize the time, reduced employment and extraordinary responsibilities of caregivers. The proposed law must define the duties it creates instead of assuming that every dollar already requires an individual receipt.

A process suited to children and caregivers

The reform should not require a joint receiving account in every household or the child's signature for each expense. It should not give an abusive parent access to another caregiver's account. Separate households, shared custody, protective orders and the child's actual care arrangements must be respected.

A child should be heard in a way suited to their age and communication needs. Disability alone must not be treated as inability to participate. Supported communication and an independent representative should be available where needed. The family benefit process must protect the child without placing the burden of proving every expense on them.

Targeted review and continuity of care

Confidential reporting and a single referral route

A child, the other caregiver or a trusted person should be able to report a concern without the recipient's permission. Reporting should be available by telephone, in writing and through an accessible online form. Information sharing must have a lawful basis. A central intake should refer the matter to the competent benefit administrator, independent reviewer or child protection service. It must not replace existing urgent protection processes.

The reviewer should look for specific facts: unmet essential needs, inconsistent claims about who cares for the child, coercion, or care payments claimed for services not provided. Poverty, disability or a family disagreement alone should not establish misuse. A complaint is an allegation until examined. An interview with the child should use a safe channel and protect private contact information where lawful.

A limited and fair investigation

The review should ask only for relevant records, such as benefit payments, care arrangements, essential expenses and supporting service information. It should consider shared household costs and genuine caregiving burdens. It should not require receipts for every routine purchase or unrestricted access to family bank accounts. Medical details should be collected only where necessary and authorized.

I propose acknowledgement within two business days, urgent risk assessment within two business days and a 30 calendar day target for an ordinary reasoned decision. An extension should require written reasons. Immediate danger must be referred without waiting for those deadlines. These are proposed standards, not existing legal duties.

Payment arrangements that protect the child

After a fair review, the competent authority should be able to correct recipient information or use a legally authorized alternative payment arrangement. Depending on the case, this could mean payment to the eligible caregiver actually meeting the child's needs or temporary administration by an independent person. Direct payment to a provider should be exceptional, limited to identified needs and subject to legal authority. An unrestricted payment to the child should not be the default.

A complaint alone should not stop the whole benefit. Essential care and subsistence must continue through a safe arrangement during a dispute where eligibility remains. Measures must be proportionate, time limited and reviewed. The recipient should receive reasons and an opportunity to respond, subject to lawful safety protections, with an independent right of review.

Recovery without removing essential support

Where a breach is established, existing recovery rules or newly enacted remedies should be used against the responsible person. Do not automatically reduce support for the child to recover an adult's debt. False reporting made knowingly can be addressed without discouraging good faith complaints that cannot be substantiated. Benefits ending at age 18 require separate transition planning; this proposal does not extend current eligibility automatically.

Proposed legislative clauses for RESPs

The following clauses express the intended rules in plain language. They require legal drafting, assigned jurisdiction and consequential amendments before they can form a bill. They do not give any body powers it currently lacks.

Article 1 Purpose and coverage

The law protects the education purpose of covered savings and gives beneficiaries rights to information, informed consent and an effective remedy. Regulations define covered plans and the required Quebec connection, within the legislature's powers.

Article 2 Joint management

A new covered plan opened by an eligible parent couple must normally name both parents as subscribers and require both approvals for withdrawals, closure and beneficiary changes. A prescribed independent process may grant an exception for safety, absence, incapacity or another justified circumstance.

Article 3 Education reserve

A new private contribution receiving the Quebec incentive after the effective date is subject to the prescribed education commitment. The promoter records it separately. A refund is allowed only under the prescribed exceptions. This article takes effect only after its compatibility with federal rules is established.

Article 4 Information and consent

The promoter gives an eligible beneficiary direct access to relevant statements and transaction records. Before an education payment or reserve withdrawal, it obtains specific, informed and freely given beneficiary approval, or a lawful independent authorization. Silence and general waivers are insufficient.

Article 5 Payment and records

The promoter records the funding components, purpose, recipient, approvals and payment reference for each withdrawal. Education payments normally go to the beneficiary or an approved provider. Reimbursements to subscribers require evidence of an eligible expense and approval or independent authorization.

Article 6 Prohibited conduct

No person may knowingly obtain an approval through threats or deception, submit a false expense claim, or divert a covered education payment from its permitted purpose. A beneficiary cannot be required to waive statutory protection as a condition of receiving a covered payment.

Article 7 Review and remedies

A beneficiary may complain without subscriber permission. The designated authority may exercise the record access, protective and remedial powers expressly assigned by law. Holds must be proportionate and time limited. Parties have a right to reasons and review.

Article 8 Transition and evaluation

The law provides a transition for existing contracts, preserves lawful past transactions and states when each new obligation starts. The government reports annually and commissions an independent review after three years.

11 Proposed legislative clauses for family benefits

These clauses set out a separate proposed framework. They require legal drafting and amendments to the relevant Quebec programs. Federal benefits require federal action. They must be coordinated with child protection law, privacy law and existing review procedures.

Article 9 Programs and duties

The law identifies the provincial benefits covered and defines the recipient's duties toward the child's needs. It recognizes reasonable household expenses and caregiving burdens. A benefit is not automatically the child's personal property and does not require the child's signature for every expense.

Article 10 Reports and participation

A concern may be reported without recipient permission. The designated body provides confidential intake and refers it to the competent authority. The child is heard with support suited to age and communication needs. Independent representation is provided where a conflict requires it.

Article 11 Targeted review

A review requires specific grounds. It seeks only relevant information through lawful means. Poverty, disability and disagreement alone do not establish a breach. The parties receive reasons and an opportunity to respond, subject to lawful safety protections.

Article 12 Protective payment arrangements

The law expressly defines who can change a recipient or authorize temporary administration and under what conditions. Any alternative arrangement respects eligibility, actual care and custody orders. Measures are proportionate, time limited and open to independent review.

Article 13 Continuity and recovery

A complaint alone does not suspend all support. Essential care and subsistence are maintained through a safe route where eligibility continues. Recovery of an adult's debt must not automatically remove the child's essential support. The law defines remedies, exceptions and coordination with existing recovery powers.

Article 14 Privacy and evaluation

Access, sharing and retention of personal information are limited to what is necessary and lawful. The government reports anonymized results, including care interruptions, correction of recipients and substantiated breaches. The framework is independently evaluated with the RESP reforms after three years.

Parliamentary action

What I ask deputies to do

I ask a member of the National Assembly to bring this proposal to the ministers responsible for Finance, Justice, Higher Education, family policy and support for people with disabilities. The first step should be a parliamentary study or consultation covering both education savings and family benefits. The study should assess control of payments, protection of children and students, and misuse of public support.

The study should hear directly from students, including those who fear retaliation. It should also hear from parents, promoters, Revenu Québec, relevant regulators and federal officials. Written testimony should be accepted through a confidential process where appropriate. Deputies should request evidence on the problem rather than rely on an assumed prevalence.

The study should produce a clear list of provincial amendments, federal amendments and measures that institutions can implement voluntarily. If the protected reserve needs more legal work, student information, consent procedures and a complaint route should still be advanced through the available lawful channels.

Retraite Québec, disability organizations, caregivers and child protection representatives should also be heard. The analysis must distinguish misuse from the legitimate costs of caring for a child. It should examine access to independent help, safe changes of recipient and continuity of care, without creating automatic financial surveillance of every family.

Questions the study must answer

- Can students currently discover and challenge payments made in their name?
- How often are education payments disputed, and how are those disputes resolved?
- Which safeguards can Quebec introduce through QESI and civil law, and which require federal changes?
- How can a student obtain urgent education support without exposing themselves to retaliation?
- How should future subsidized private contributions be protected while allowing genuine hardship and changes in education plans?

Official sources

Sources checked on 2 October 2026

These sources support the description of existing rules. The proposed safeguards, deadlines and reserve are recommendations by Karim Lahnin.

- [1] Canada Revenue Agency. RESP payments transfers and rollovers. [Official source](#)
- [2] Canada Revenue Agency. RESP Bulletin No 1R3. [Official source](#)
- [3] Revenu Québec. Types of Transactions for RESP Events. [Official source](#)
- [4] Canada Revenue Agency. Who can be a subscriber. [Official source](#)
- [5] Department of Justice Canada. Constitution Act 1867 sections 91 and 92. [Official source](#)
- [6] Statistics Canada. Labour Force Survey August 2026. [Official source](#)
- [7] Department of Justice Canada. Questions and Answers on Prostitution Criminal Law Reform. [Official source](#)
- [8] Retraite Québec. Family Allowance. [Official source](#)
- [9] Retraite Québec. SEH amounts and payment. [Official source](#)
- [10] Retraite Québec. Supplement for Handicapped Children Requiring Exceptional Care. [Official source](#)
- [11] Canada Revenue Agency. Canada Child Benefit. [Official source](#)
- [12] Canada Revenue Agency. Child Disability Benefit. [Official source](#)