CUPE·SCFP

SCHOOL BOARD SECTOR

FINANCIAL PLANNING READINESS GUIDE

2026

INFORMATION SHEET

Preparing early to reduce hardship in the event of a possible strike

While a potential strike may still be several months away, you can use this time to prepare. We recommend taking steps now to protect your essentials, lower fixed costs, and build a financial buffer to cover two to three weeks of necessary household expenses. Additionally, consider lowering high-interest debts, managing automatic payments and utilizing your available benefits. The following information and advice are intended to help you organize your finances and logistics in advance of a potential strike.

FIXED EXPENSES

HOUSING

Do you rent?

If your landlord is sympathetic, figure out a reasonable budget with a rent amount that works for both of you, or try to get an agreement that your rent payment will be postponed until after the strike.

If necessary, negotiate a reasonable “catch up” rate, which will be determined, in part, by how long you are out.

Do you have a mortgage?

Check what the terms are for minimum payments with your lender. Can you make interest-only payments? Are strike insurance or payment relief programs available from your lender?

Do you live in a co-op?

If you live in a condo or co-op or other property with monthly fees, approach the Board of your housing organization or property management company to see if there is any flexibility to reduce/defer these payments. You may be able to offer some “security” or comfort to the Board of a condo, by offering to file a caveat on their behalf (you would pay their fee) against the title of your unit. This means that if you sell your unit without paying any deferred fees, the repayment is made from the proceeds of the sale. There is normally a filing fee, but sometimes just the offer of this “security” shows you are serious and asking in good faith and gives the required comfort.

UTILITIES

Inquire about potential penalties that will be imposed and/or minimum payments the utility requires. Determine how long you can go without payment before a “final notice” and service cut-off.

In some jurisdictions, it is illegal to cut off a utility during winter months, even if the customer doesn’t pay. In the case of electrical power, utilities will sometimes “brown out” the customer in arrears, so that they only have enough power to run the heat, but nothing else. However, once the season changes, these services can be cut off.

CHILD/SPOUSAL SUPPORT

Payment schedules for child and spousal support are usually part of a written separation agreement or court order. The inability to make payments can create problems, but in many cases they should be solvable.

If you are on good terms with the other parent/former spouse, explain the situation to them and see if they will agree to have the payments temporarily suspended or reduced to something you can afford during the strike. Even if they agree, it's a good idea to put your agreement in writing, and sign it.

If you are on bad terms with the other parent/former spouse, or if you speak to them and the conversation goes badly, you probably want to consult with a family lawyer about your situation. If you don't have easy access to a family lawyer, see if there is a free legal aid clinic in your community.

If you are subject to garnishment orders or a provincial maintenance enforcement program, speak to your case worker or someone at the appropriate government office about your situation.

TAXES

If you are on a payment plan with Canada Revenue Agency for personal income tax, do not expect leniency. If you are subject to property taxes, determine the schedule of any property tax payments you are responsible for, and the consequences of missed or partial payments.

DEBT PAYMENTS

If you are carrying short-term debt, try to pay it off before any work stoppage. Consider consolidating your debt with a lower interest payment option. Explore your options for lines of credit and overdraft options.

If you can, apply to increase the size of an available lower interest line of credit/overdraft in advance of any work stoppage while you can demonstrate steady income.

If you have longer term loans, for vehicles or other events or projects, find out what relief (if any) you can get from principal payments or interest payments and if there is insurance available for work stoppages.

CREDIT CARDS

Even if you normally pay off your credit cards each month, you may not be able to do so during a work stoppage. Check out what provisions, if any, your credit card company has for payment relief in the event of a work stoppage, or if insurance is available.

You can also look for a card with a lower interest rate or see if you can obtain a lower interest product (like a loan/line of credit). Make sure you apply while you are still actively working.

CHILDCARE/ELDER CARE AND OTHER ARRANGEMENTS

Contact the agency that provides your family with elder or childcare services and discuss your situation. See if you can reduce your level of service and find out what you need to do to increase your hours of service again once the work stoppage ends.

Talk to your Strike Committee about joint childcare during the strike.

VARIABLE EXPENSES

AUTOMATED CONTRIBUTIONS

Determine what payments are being deducted off your pay cheque. You may have RRSPs, charitable donations, pension contributions, benefit premiums, Canada Savings Bonds or installment plans.

For benefit and pension contributions, your Bargaining Committee will work to have an agreement in place with the employer as to what happens to both parties' contributions during a work stoppage. There may be legal requirements in your jurisdiction under labour legislation about what an employer can or cannot do during a work stoppage regarding benefit payments.

For all other payments, look into what you would happen in the case of a strike. Can you suspend some during a work stoppage?

OTHER BILLS AND EXPENSES

Get a good handle on your spending patterns. Find out which expenses can be deferred. Prioritize expenses to help you figure out your work stoppage budget. Some services can be temporarily suspended for a small fee such as a gym membership or television subscription.

There may be expenses which are hard to meet in the short term, but cannot be avoided, for example, school fees. Most schools have a program where families with difficulties meeting the expenses can speak confidentially to the school administration. If you find yourself unable to pay for an extra-curricular activity or other expense, speak to the appropriate personnel and try to work something out.

As much as possible, try to put money aside starting now!

AUTOMATED PAYMENTS

Check your bank and credit card statements and make a list of all the automatic bill payments you have set up. You will want to change the method of payment so that you receive a bill and can decide when and how to pay it. This will give you more flexibility and control and will help prevent NSF or nonsufficient funds fees.

You will need to make the change with each of the service providers; this can usually be done online.

OTHER FINANCIAL CONSIDERATIONS

BENEFIT COVERAGE

If the Crown will not agree to benefit continuation during the strike, CUPE will negotiate to be able to pay the premiums in order to keep your benefits intact.

INCOME TAX

If you do end up on strike or locked-out by your employer, any Strike pay you received is not to be declared as income on your tax return. It is tax-exempt.

FINANCIAL COUNSELLING

Many communities have agencies that provide free or low-cost credit counselling. Your union or labour council may also have information about where you can go.

MEMBER ASSISTANCE FUND

Some locals have the financial means to create a Member Assistance Fund (sometimes called a Hardship Fund) to help members make it through a strike. Members struggling to make ends meet during a strike or lock-out would be able to apply for assistance for things such as minimum payment on utilities, rent, loans, etc. Ask your Strike Committee if such a fund exists and what the process will be to access the assistance.

OTHER CONSIDERATIONS

COMMUNICATIONS

Do not continue to use the employer's email. If school notices, emails about doctor's appointments, or other personal emails come to your work email, have them sent to your personal email instead. Get in touch with the various sources of these emails and have them update their contact list.

Do you have the use of an employer's cell phone (or another device)? Consider what will happen if you are required to return it, or it is shut off during a work stoppage. Who has that number? What personal information, including contacts, is on that device? Who owns the contract for the phone?

OTHER EMPLOYER PROPERTY

All employer property should be returned to the workplace before a work stoppage. Look around: you may have things in your home or in your personal vehicle, such as files or policy manuals.

You may be required to surrender work tools such as laptops, keys and access cards (access cards can also just be turned off). Record what you hand in and when (take a photo, make a copy, send an email confirmation).

YOUR PERSONAL PROPERTY

Many employers permit us to have personal items in the workplace. In anticipation of a work stoppage, you should remove any personal property from the workplace. This can range from plants and pictures, to your toothbrush, to employee-paid uniforms or other work clothes.

Removing these items from the workplace ahead of a potential strike deadline sends a message to the employer that the union members aren't kidding around and are ready to go.

STRIKE PAY AND BENEFITS: FREQUENTLY ASKED QUESTIONS

The National Strike Fund provides support for strikes or lockouts.

WHO IS ELIGIBLE FOR STRIKE PAY?

To be eligible for strike pay, you must:

- ☐ Be a member in good standing before the strike begins.
- ☐ Be on the employer's active payroll and paying dues.
- ☐ Sign Form E: Strike Pay Application, or in accordance with article 4.1, each member applying for strike pay must appear on the electronic daily report.
- ☐ Picket and/or carry out other strike duties assigned by the Strike Committee.

HOW MUCH IS STRIKE PAY? HOW MUCH PICKETING WILL I HAVE TO DO?

For the first five weeks, strike pay is $350/week for 20 hours of strike duties. Should the strike go on, strike pay increases in week 6, week 12, and in week 16. Strike pay is not taxable income.

Normal picket shifts are four (4) hours per day, five (5) days per week, Monday to Friday.

Members are required to complete one 4-hour shift a day for a total of five shifts a week (20 hours).

In exceptional circumstances, members may perform fewer hours for a pro-rated strike pay based on hours picketed if they are unable to perform 20 hours a week. These circumstances must be approved by the strike committee in advance.

For further clarity, members who are unable to perform a minimum of twenty (20) hours per week of picket duty must seek approval from the strike committee if they wish to be paid a pro-rated amount of strike pay, based on hours picketed. Members who provide satisfactory explanation (proof) of illness shall be eligible for payment for the missed shift(s) due to the illness, subject to the approval of the Strike Benefit Committee.

In some situations, the Strike Committee may create a different schedule in order to cover the employer's locations, shifts, etc. In other words, the strike committee may need you to volunteer above and beyond the 20 hours if you are able. While there is no additional strike pay for the additional hours, the success of any strike depends on strong picket lines.

WHEN DO I START EARNING STRIKE PAY?

Members begin to earn strike pay on the first calendar day of the strike.

If you are on a rotating strike, you will begin to earn strike pay on the first day of participation in the strike.

DO I GET PAID THE SAME AMOUNT FOR THE WHOLE DURATION OF THE STRIKE?

For weeks 1-5, the National Strike Fund pays a maximum of $350 weekly for a minimum of 20 hours of picketing or other assigned strike duties.

Starting with the 6th week of the strike, strike pay is increased to $375 per week, for a minimum of 20 hours of picketing or other assigned duties.

Starting with the 12th week of the strike, strike pay is increased to $400 per week, for a minimum of 20 hours of picketing or other assigned duties.

Starting with the 16th week of the strike, strike pay is increased to $450 per week, for a minimum of 20 hours of picketing or other assigned duties.

If you are pre-approved to do fewer than 20 hours per week of regular picket duty, the National Strike Fund will pay you a prorated amount.

HOW OFTEN WILL I GET PAID?

Once you start receiving strike pay, you will be paid weekly.

HOW DO I GET STRIKE PAY?

To get strike pay, you must sign in and out each day.

Your Picket Captain and the Strike Committee will complete and submit the forms needed manually or electronically to make sure you receive strike pay.

I AM NOT ABLE TO PARTICIPATE IN PICKETING—CAN I BE ACCOMMODATED?

If your medical restrictions prevent you from participating in 4-hour, picket duty shifts, please contact your local strike committee to request an accommodation. There is a pre-approved list of alternative picket duties for members whose medical restrictions indicate a need for a medical accommodation such as phone banking and other alternative duties.

WHAT ABOUT HEALTH BENEFITS?

Your extended health care and dental benefits will continue in the event of a strike if you have benefits prior to the strike.

WILL I CONTINUE TO PAY MY EMPLOYEE PREMIUMS DURING A STRIKE? I CAN'T AFFORD THAT.

The CUPE Strike Fund will pay both the employer and employee shares of benefits premiums for all members participating in the strike so that benefits prior to the strike are continued during a strike. More information will follow in the coming weeks about benefits in the event of a strike.

WHAT HAPPENS TO MEMBERS ON SHORT OR LONG-TERM DISABILITY?

If a member's short- or long-term disability coverage gets cut off by the insurance company because of a strike, CUPE will compensate the member with weekly strike pay.

WHAT IF I AM ON VACATION WHEN THE STRIKE STARTS?

If you are on approved vacation prior at the time the strike begins, your employer should honour the remainder of your approved vacation. You are encouraged to cancel your vacation and participate in the strike because the stronger the participation, the more likely you will win your contract demands.

Once on strike you cannot commence a paid vacation.

WHAT ABOUT MY MATERNITY LEAVE TOP-OP, WILL THEY CONTINUE DURING THE STRIKE?

The employer should continue to pay your maternity leave top-up during the strike for as long as you are eligible.

WHAT HAPPENS IF I GET SICK DURING THE STRIKE AND CANNOT FULFILL MY STRIKE DUTIES, WILL I RECEIVE STRIKE PAY?

If you are sick and cannot report to your strike duties, you should contact your Picket Captain who will communicate with your local strike committee co-chairs. You should not picket if you have symptoms of illness as you could potentially make other members sick. However, as soon as you are well again, you should return to picket duties. If you are sick, you will receive strike pay for your lost shift if you can provide reasonable proof of illness.

I AM ON LTD. WILL BE MY LTD BENEFITS CONTINUE DURING A STRIKE?

Members on approved LTD claims prior to the strike should continue to receive LTD benefits. If an insurance carrier or employer discontinues LTD benefits, then you should contact your local strike committee.

WHO WILL PAY THE COST OF THE EMPLOYER AND EMPLOYEE LTD PREMIUMS?

CUPE will continue the employee and employer LTD premiums for members participating in the strike.

I AM ON EI MATERNITY OR PARENTAL OR ADOPTION LEAVE PRIOR TO THE STRIKE. WILL MY EMPLOYMENT INSURANCE BENEFITS CONTINUE?

Yes, your EI benefits should continue for the duration of your leave if you were on EI prior to the strike.

I NEED TO APPLY FOR EI MATERNITY, PARENTAL OR ADOPTION LEAVE BENEFITS AFTER THE STRIKE HAS STARTED AND NEED A RECORD OF EMPLOYMENT (ROE) FROM THE EMPLOYER. ARE THEY OBLIGATED TO PROVIDE ONE?

Yes, they employer should give you your ROE.

WHAT HAPPENS IF I AM ON SHORT-TERM SICK LEAVE/SHORT-TERM DISABILITY WHEN A STRIKE STARTS?

If you are on approved short-term sick leave/short-term disability prior to the strike, your sick leave/short-term disability benefits should continue.

AM I ELIGIBLE FOR EMPLOYMENT INSURANCE (EI) SICKNESS BENEFITS DURING A STRIKE OR LOCKOUT?

Maybe, if you can show that your leave was anticipated and arrangements for it were made prior to the strike. If you were on short-term sick leave before the strike that may demonstrate that your leave was anticipated. If your sickness wasn't anticipated or starts during the strike you will not qualify for EI sickness benefits.

WHAT HAPPENS TO MY PENSION DURING A STRIKE OR LOCKOUT?

When you are on strike, you do not earn any pay from your employer. Therefore, OMERS contributions are not deducted and there is no credited service added to your pension record for the strike period. For pension purposes, the time period of the strike is not included on your pension record. Your employer will report this time to OMERS as a leave period if it was a scheduled workday.

WILL I BE ABLE TO PURCHASE MY STRIKE PERIOD?

Yes. OMERS rules allow a member, on a voluntary basis, to make a service purchase for the period of a legal strike. Once the strike has ended, your employer should provide you with a service purchase application form. If you choose to pay the cost of the service purchase, the time period of the strike will be added to your pension record as credited service.

HOW MUCH WILL THE OMERS SERVICE PURCHASE COST?

The cost will be equal to "double contributions" – in other words, if you choose to make the purchase, you will pay both your portion and your employer's portion of the contributions to cover the strike period. You can find more information on the OMERS website here: A Legal Strike and Your OMERS Pension (scroll to the bottom of the page).

IF I AM INJURED WHILE ON STRIKE DUTY, CAN I MAKE A WSIB CLAIM?

No, you can't, but you can apply to continue on strike pay.

IF I AM GETTING WSIB BENEFITS, WILL THEY CONTINUE DURING A STRIKE?

Yes, provided that you continue to qualify medically and continue to co-operate with WSIB requirements.

CUPE's priority is to make sure picket lines stay strong – and to win the strike.

lg/cope491