



Financial Empowerment Programs in Canada: An Environmental Scan

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Executive Summary

The primary objective of this research was to identify and examine the design of financial empowerment programs (FEPs) including the types of services offered and how they are delivered in Canadian municipalities. The research question was: Do financial empowerment (including free tax help) programs exist in other Canadian municipalities? If so:

- What is their model (e.g., how is it delivered and by whom, what services do they offer)?
- Who are they partnered with (e.g., Public Health), if anyone?
- How are they funded?
- What's their impact/reach?

We conducted an environmental scan for FEPs in Canadian municipalities using an internet search and phone and email correspondence with programs and discovered 30 programs. The most common. From this scan, we highlight: (1) common financial empowerment services, (2) innovative financial empowerment services, (3) funding sources, and (4) impact and reach.

Financial empowerment services provided by the FEPs include financial literacy workshops, one-on-one coaching, and tax clinics. Innovative FEP services include matched savings program, online resources, Indigenous services, and financial compensation or reimbursement. For the few FEPs that stated how they were funded, their primary sources were federal or provincial government grants, grants from Canadian banks, community foundations, local libraries, as well as donations from benefactors and fundraising campaigns. In terms of impact, FEPs that have evaluated their services found that individuals were more likely to feel in control, motivated, and confident in their finances after accessing their services. Well-resourced initiatives can have a wide reach—for instance, the Immigrant Education Society in Calgary has reached over 250 000 individuals with their services.

Based on these findings, propose three recommendations for the HTH to consider as steps towards developing their FEP:

1. Use diverse methods to reach diverse populations
2. Organize a community of practice in Hamilton
3. Become a financial empowerment champion for Hamilton

Introduction

Overview: This report has been prepared by Research Associates from the McMaster Research Shop at the request of the Hamilton Social Planning and Research Council (SPRC) and the Hamilton Tax Help (HTH). The HTH is a service provided by the Social Planning and Research Council that offers financial empowerment services to low-income individuals. For instance, HTH aids low-income individuals in accessing rebates and government benefits by filing taxes in a timely manner. HTH approached the Office of Community Engagement at McMaster University with an interest in identifying financial empowerment programs (FEPs) across Canada that they can network with and learn from to enhance their service and funding model. This report reviews the structure, services, and funding models of financial empowerment programs (FEPs) across Canadian municipalities. The research question for this environmental scan was:

Do financial empowerment (including free tax help) programs exist in other Canadian municipalities? If so:

- What is their model (e.g., how is it delivered and by whom, what services do they offer)?
- Who are they partnered with (e.g., Public Health), if anyone?
- How are they funded?
- What's their impact/reach?

Scope: We conducted an environmental scan of FEPs in Canadian jurisdictions through an internet search and phone and email communication with organizations. While the focus was on FEPs in Canada, this report discusses the target populations of these programs, common and innovative services, funding sources, and their impact and reach. We have provided a table that outlines these characteristics and we compare them across municipalities and provinces.

Terms: In this report, we will use the phrase “financial empowerment programs” or FEPs to describe initiatives that aim to increase financial literacy and related outcomes of any group of individuals. An organization can implement a FEP that includes multiple financial empowerment services or initiatives such as a tax clinic, workshops, and one-on-one coaching.

Organization: The report is organized in the following way:

- **Background:** This section introduces the concept of financial empowerment, and discusses the characteristics of Hamilton's population, in particular the populations served by the SPRC and HTH.
- **Methodology and Limitations:** This section maps some parameters for better understanding the meaningfulness and thoroughness of the material gathered here.
- **Findings:** This section compares FEPs across Canada. These have been divided into the following sub-categories:

- Characteristics of Programs: We provide overall numbers and proportions of FEPs in specific municipalities or provinces, serving different populations, types of services offered, and other characteristics.
- Contacting Organizations: We connected with all 30 FEPs we analyzed in this environmental scan. In this section, we identify how many FEPs provided information about their structure and funding revenues.
- Common Financial Empowerment Services: We analyze the most common services of FEPs across Canada and provide examples on how they are implemented.
- Innovative Financial Empowerment Services: We discuss four categories of innovative services that the HTH may consider implementing in their mandate.
- Funding Sources: We analyze the various funding streams that FEPs indicated they used to support their services.
- Impact and Reach: We discuss how FEPs have evaluated the impact and reach of their services, and the outcomes of their evaluation efforts.
- **Recommendations**: Reflecting on our findings, we detail three recommendations that can help the HTH develop and legitimize their services. These recommendations include:
 - Use diverse methods to reach diverse populations
 - Organize a community of practice in Hamilton
 - Become a financial empowerment champion for Hamilton

Background

Financial Empowerment

Financial empowerment programs (FEPs) are a set of evidence-based poverty reduction strategies that focus on improving the financial security of low-income people (Aspire Calgary, 2018). Financial security means having adequate income to meet basic income needs such as housing and food, being in control of your expenses, and having reduced debt and increased assets (Mihalik, 2019). FEPs provide low-income people with support and resources to develop financial skills that improve their financial security (Prosper Canada, 2013). FEPs also increase an individual's confidence in making good financial decisions (Schneider, 2018).

Financial literacy is an important element of FEPs. Financial Literacy provides knowledge and resources for long-term financial planning, savings, the basics of

banking, household budgeting, cash flow management, and asset allocation to meet financial goals (George & Thomachan, 2018; Robson, 2012). While most FEPs provide services related to financial coaching, financial education, and tax help, additional services can include education savings, budget, credit counselling, and strategies for financial protection (Raso, 2018; Aspire Calgary, 2018, Prosper Canada, n.d).

Prosper Canada is a leading financial empowerment organization in Canada. Their financial empowerment framework outlines five components of FEPs (Prosper Canada, 2013):

- (i) financial information education and counselling
- (ii) help accessing income boosting benefits and tax credits
- (iii) safe and affordable financial products and services
- (iv) access to savings and asset-building opportunities
- (v) consumer awareness and production

While provincial governments and for-profit organizations (e.g., banks) deliver FEPs, the majority are delivered by non-profit organizations (e.g., Prosper Canada). Many FEPs are formed through partnerships. For example, Prosper Canada, United Way, and TD Financial fund organizations to implement FEPs in their community. Partnerships between FEPs can expand the list of services and operations available to low-income individuals. For example, the City of Edmonton is partnered with Prosper Canada to provide free tax clinics and in-person financial counselling while also partnered with End Poverty Edmonton and BetaCityYEG to offer an online tool to access government benefits (City of Calgary, 2020).

Collaborating with community partners and stakeholders that share the goal of reducing poverty is also important for FEPs. Community partners that have helped implement FEPs in Canadian cities include Momentum, West Neighbourhood House, and the Financial Consumer Agency of Canada (Prosper, n.d; Aspire Calgary, 2018; Momentum, 2018). Other organizations that have shown an interest in FEPs include educational institutions such as Seneca College, Bow Valley College, and health care foundations like the St. Joseph's Hospital Foundation (Prosper Canada, 2020). Some workplaces may also deliver FEPs (Government of Canada, 2019).

Characteristics of Low-income Households in Hamilton

According to the 2016 census, Hamilton, Ontario has a population of 536,917 residents, with 15.3% of the population in the low-income category, compared to the national average of 14.2%. The percentage of low-income children (0-17 years) in Hamilton is 21%, compared to the national average of 17%. Adults (ages 18-64) are also more likely to fall into the low-income category, averaging 14.5% compared to the national average of 13.2% (Statistics Canada, 2017). According to information published by the City of Hamilton, 4% of the population accesses social assistance (City of Hamilton, 2019). The average individual total income for Hamiltonians in 2015 was \$43,966, compared to a national average income of \$47,487 (Statistics Canada, 2017).

According to a report published by Statistics Canada, immigrants are among the highest groups to be in the low-income category, and this trend is increasing (Crossman, 2013). Immigrants face economic, social, and cultural challenges, which impacts their financial well-being (Crossman, 2013). 24.7% of Hamilton's population surveyed in 2016 identified as immigrants, compared to the national average of 21.9%. Immigrants often face barriers to tax filing. Since filing taxes are necessary for those who want to access social services such as social housing, child disability benefits, the Canada Child Benefit, the Canada Learning Bond, and GST/HST credit (Government of Canada, 2019), newcomers' ability to succeed in Canada relates to their access to these services.

Hamilton Tax Help

The Social Planning & Resource Council (SPRC) is a non-profit organization funded by the City of Hamilton and the United Way. The SPRC seeks to build inclusive communities in Hamilton by focusing on issues such as homelessness and housing, poverty, child and youth development, and equity and inclusion. SPRC collaborates with various organizations and runs several projects in the community. Hamilton Tax Help (HTH) is one of many projects managed by the SPRC.

HTH is a service that provides tax returns and government forms to low-income individuals. The service offers free one-on-one support year-round by appointment and has assisted over 1500 clients. The service is supported by chartered accountant volunteers and volunteers trained by the Canada Revenue Agency (CRA) (Hamilton Tax Help, 2019). HTH supports low-income individuals to file their taxes in order to access social services such as social housing, child disability benefits, Canada Child Benefit, the Canada Learning Bond, and GST/HST credit (Government of Canada, 2019). To be eligible, individuals with no dependents must make no more than \$30,000 annually; for married or common-law couples, annual income must be \$40,000 or less; and for single parents, income must be \$35,000 or less per one child and an additional \$2,500 for each child. HTH does not provide tax return support to those who are "self-employed, bankrupt, deceased persons, [or those] with business or rental income and expenses" (Hamilton Tax Help, 2019).

In 2011, 7000 Hamilton families did not file their taxes, which could mean that up to \$40 million dollars per year is not being accessed (City of Hamilton, 2017). According to data from The Hamilton Centre for Civic inclusion, in 2019, 784 individuals from ages 18-99 used HTH's services. Of those 784 individuals, 602 (77%) were between ages 18-64 years (Hamilton Centre for Civic Inclusion, 2019).

Methodology and Limitations

Search Strategy

We searched online to find relevant FEPs through three mediums:

1. Municipal websites: Using Statistics Canada, we created a list of the largest municipalities in Canada according to population size. We placed more attention on large municipalities in Ontario, British Columbia, Alberta, Quebec, and Nova Scotia; however, we scanned other provinces as well. We searched the municipality websites for FEPs that they managed, provided funding to, or have collaborated with in the past. If no FEPs were found, we contacted the municipality through email and/or by phone.
2. Repositories of Services: We applied a list of search terms to the Canada Revenue Agency and Red Book Hamilton websites. We created a list of organizations that implemented FEPs and reviewed their websites to see if they were relevant.
3. Google: We applied a list of search terms (Appendix A) to Google.ca iteratively over a period of three weeks to find any relevant FEPs that we may have missed in the previous two searching strategies.

Information Synthesis

Once we finalized the list of programs to include, we developed a program comparison table to gather information about the organizations and its services. The program comparison table lists organization name, location, target population, description of common and innovative services offered, funding sources, impact and reach, and contact information. Services were classified as innovative if they were offered by less than 3 out of the 30 (10%) organizations that were found. The innovative features and services are components of FEPs that were unique to the organizations and were not found being offered commonly by other organizations. The organizations' websites were reviewed to gather information on all the components of the program comparison table. Any information that we could not retrieve from websites were retrieved by following up with the organizations through email and/or by phone. If we were not able to locate any information, we reported it as NR (not reported).

Contacting Organizations

We contacted all 30 organizations included in this environmental scan via email and phone to find information that we could not find online about their services, funding structure, and impact. One piece of information that was missing for every organization was whether and how they measured the impact or reach of their FEPs. Eight organizations (27%) responded to our questions about impact or reach. We also contacted organizations to find out how their FEPs were funded, if their services were offered for free, and if their services were geared toward low-income people. Twelve organizations (40%) responded to these questions.

Limitations

There are several limitations to this environmental scan. First, this report only collected information on the characteristics of FEPs in Canadian jurisdictions. From our search, we found several relevant FEPs located in the United States, Australia, and European countries. Collecting information from these FEPs could reveal unique services and

features that may help inform the HTH's programming. Future research might consider conducting an environmental scan of FEPs in other countries.

Second, while we sought to include FEPs in all Canadian jurisdictions, we prioritized FEPs in large municipalities based on area and population. We also prioritized organizations with the primary goal of providing financial empowerment services. Future research might consider finding FEPs through other organizations, for example, banks, community foundations, and educational institutions.

Finally, we were unable to obtain complete information on some FEPs included in this environmental scan through their program websites. While we attempted to reduce any information gaps through email and telephone correspondence with the organizations, we could not retrieve all information. Future research may consider doing a more thorough investigation of the various services offered by all FEPs in Canada, and particularly their impact and effectiveness in different municipalities and demographics.

Findings

We found 30 FEPs in this environmental scan. We have summarized the program characteristics of each FEP in Appendix B. In this section, we describe the characteristics of FEPs including their location, target populations, common and innovative financial empowerment services, program fees, funding sources, and impact and reach.

Location

Out of thirty of the FEPs included in the environmental scan, 18 (60%) are located in Ontario, four (13%) in Alberta, three (10%) in Nova Scotia, three (10%) in Manitoba, and two (7%) in British Columbia. The five municipalities with the greatest number of FEPs are the following: five (17%) in Toronto, Ontario; four (13%) in Hamilton, Ontario; three (10%) in London, Ontario; three (10%) in Winnipeg, Manitoba; and three (10%) in Halifax, Nova Scotia.

Target Populations

Twenty-three (74%) organizations indicated that they provide services to low-income individuals; five (16%) provide services to students and newcomers; three (10%) provide services to women and children only; three (10%) provide services to seniors; three (10%) provide services to individuals with disabilities; and two (6%) provide services to single parents and couples. Two (6%) organizations provide services to only Canadian citizens, permanent residents and refugees. Two (6%) organizations provide services only to residents of their municipality or province.

Common Financial Empowerment Services

The most common services offered by FEPs are workshops, one-on-one coaching, and tax clinics. Workshops providing opportunities for group education on topics including

budgeting, financial planning, saving and RESPs, debt management, credit, and government benefits were offered by 17 (57%) organizations. Workshops may be offered by single organizations in partnership with other non-profit organizations, and by banks supporting community development services.

One-on-one coaching is another common service offered by 14 (46%) organizations. In these consultations, clients have the opportunity to receive support, advice and information both in-person or through telephone. Topics covered in one-on-one coaching are similar to those offered in workshop settings and focus on personal budgeting, debt, credit, and information on government benefits. One-on-one coaching is tailored to each client's personal situations. For example, the Agincourt Community Services Association provides one-on-one coaching where clients receive support for Canada Revenue Agency related problems such as having someone review audit letters or navigating personal budgeting issues where clients are assisted in finding areas to increase their personal savings.

Tax clinics are also commonly offered all-year round for some FEPs and during the tax season only for others. Tax clinics were offered by 11 (36%) organizations. For example, the Family Services of Greater Vancouver offers tax clinics that assists clients in obtaining an ID required to file their taxes and provides support for completing tax forms at the clinic. Canada Revenue Agency representatives often provide additional on-site support.

Innovative Financial Empowerment Services

We identified four innovative services offered by FEPs:

1. *Matched Savings Program*

A matched savings program teaches clients how to save and manage money (Momentum, 2011). Matched savings programs provide clients with a special savings account where providers match the money deposited by the account holder (Down Payment Resource, 2016). For example, the Family Services of Greater Vancouver offers a matched savings program for at-risk youth called Common Cents. This program aims to teach youth how to save and manage their money; the program invests in the youths to empower them to invest in themselves. Savings accounts are created with Coast Capital Savings - a credit union that offers financial help in the Greater Vancouver area - which matches youths' savings up to \$500.

Similarly, the Society for Manitobans with Disability provides their clients with savings skills through a matched savings program. Within their Saving Circle training course, the Society matches their clients' savings at a ratio of \$1 to \$3; for example, if a user saves \$250 there will be a \$750 match deposited into their account. These financial incentives are provided through multiple partnerships with the SEED organization, The Assiniboine Credit Union, and United Way of Winnipeg. Matched savings programs are innovative because clients gain financial rewards for using the information learned from workshops, one-on-one coaching, and tax clinics, reinforcing good spending and saving

habits. Clients learn how to save and budget their money in financial education workshops and then get a chance to apply their learnings by building savings.

2. Online Resources

The Canadian Foundation for Economic Education offers online courses and an online video series called Money Laughs. This video series is produced by Just for Laughs and offers money tips for users. For example, in one video titled “Buying Online: Be Safe. Be Wise,” an elderly woman requests assistance from strangers to enter her credit card number to obtain a gift from a shopping mall (Canadian Foundation for Economic Education, 2019). The video ends with a number of “Money Laugh Tips” such as using trusted websites for money transactions, checking credit card statements, and using personal computers rather than public ones.

3. Services Tailored to Indigenous Cultures

The SEED organization in Winnipeg is the only organization taking this approach. They have developed a program called Money Stories that is tailored to Indigenous youth. The program combines Indigenous Elders speaking about their experiences managing money and building savings. Youth go through a number of facilitator-led activities on the following topics: goal-setting and problem-solving, gathering information, budgeting, credit, and more.

4. Financial Compensation or Reimbursement

Financial compensation or reimbursement can be given at both the individual and organizational level. At the individual level, the Financial Empowerment Community Resources Network and Neighbour 2 Neighbour offer special public transit rates and bus tickets to their program users. At the organizational level, ABC Life Literacy provides financial compensation of \$500 to community partners who train their staff to offer financial empowerment services.

Program Fees

Nineteen organizations (63%) offered services to their clients for free, and one organization (3%) charged a fee for their services. Ten (34%) organizations did not provide any information of costs to accessing their services. We were able to find information on how FEPs are funded for 29 (97%) organizations.

Funding Sources

Various funding sources assist organizations in delivering FEPs including federal and provincial grants, grants from Canadian banks, non-profit organizations and foundations, donations from benefactors and fundraising campaigns, and local libraries.

In terms of federal and provincial funding, the Governments of Canada and Ontario financially support Prosper Canada to operate the Financial Empowerment Champion Project. In this project, Prosper Canada has partnered with five organizations called “Financial Empowerment Champions” for the goal of providing them with financial aid to develop and improve FEPs in their communities. Financial Empowerment Champions

are eligible to apply for funding from Prosper Canada up to \$150,000 per year for 4.5 years (Prosper Canada, n.d.). The funding agreement requires Prosper Canada and the champions to raise matching funds at a ratio of at least \$1 to \$1 (Prosper Canada, n.d.). With the current champions, funding is geared towards the following:

1. Deliver and expand five initiatives for the goal of improving the financial outcomes of 175,000 low-income Canadians
2. Build staff skills and knowledge to serve as leaders for other organizations in their communities
3. Collaborate with five large private, public and/or non-profit services to embed financial empowerment initiatives into their services
4. Develop and share tools, resources and evaluation techniques with other FEP organizations
5. Develop and maintain a community of practice with policymakers
6. Conduct formal evaluations of their financial empowerment services to capture their impact and inform future service delivery

The Ministry of Community and Social Services in Ontario has also offered a one-time grant to a number of social groups across the province to help low-income earners manage their expenses (CBC, 2017). The funding is allocated to EBO Financial Education Centre in Ottawa, WoodGreen Financial Empowerment Services in Toronto, Family Services Thames Valley in London, Sudbury Community Centre and Thunder Bay Counselling Centre. These organizations will use the funding to improve their FEPs and introduce more financial literacy courses to low-income individuals (CBC, 2017).

Grants are also offered by some Canadian banks. The National Bank of Canada, Scotiabank and TD bank have supported organizations such as ABC Life Literacy, the United Way, Teach One, and Financial Empowerment Community Resources Network. For example, the Financial Literacy Grant Fund by TD aims to increase money management skills among economically disadvantaged groups and promote self-confidence in people's ability to manage their own finances (Education and Financial Literacy, 2010). Organizations applying for this grant must operate within Canada, be a non-profit organization with a Charitable Registration Number (however, organizations without this number can apply as well), provide a charitable tax-receipt for the donation, and use the funds for services geared to Canadians residing in Canada (Applying for Funding in Canada, n.d.). The application for the grant can be completed by filling an online form on the TD application portal.

Scotiabank has partnered with Junior Achievement Americas to develop financial literacy courses for more than 50,000 students (Investing in Young People, n.d.). Certain branches in Scotiabank within Ontario also offer free financial literacy classes to their clients (Mezetta, 2016). Volunteers from the TD bank and Scotiabank facilitate workshops in collaboration with organizations that offer FEPs.

Impact and Reach

Out of the 30 FEPs included in this environmental scan, 10 (32%) provided information on their impact or reach, and 20 (68%) did not provide any information. The FEPs that have assessed impact used follow-up surveys and interviews. FEPs with information on impact include: the Canadian Foundation for Economic Education, ABC Life Literacy, West Neighborhood House, Agincourt and Community Services Association. Several of these organizations have found that participants were more likely to feel in control, motivated, and confident in their finances after accessing their services. FEPs that are offered locally have been able to reach anywhere from a few hundred people to a few hundred thousand people. For example, the YWCA Halifax have reported that they are able to reach 500 Canadian newcomers annually while the Immigrant Education Society say that they have assisted 250,000 Canadians with their FEPs. Similarly, 1,700 people have taken part in the FEP from Empower U since they started offering the program seven years ago.

The FEPs with information on program reach include the following: Money Smarts Federal Deposit Insurance Corporation, SEED organization, Winnipeg's Community Financial Counselling Services, Financial Empowerment Network of Nova Scotia, the Financial Literacy For Newcomers program, WoodGreen Financial Empowerment Services and Christians Against Poverty. These FEPs have shown to be successful in reaching low-income individuals through the number of tax returns completed annually, as well as sign-ups for Canada Learning Bond, Registered Education Saving Plans, piggy banks, and matched funds. Information on reach was mentioned anecdotally either on the organization's websites or through telephone communication. For example, the Immigrant Education Society in Calgary mentioned that they have reached over 250 000 individuals. Furthermore, the YWCA Halifax Financial Literacy for Newcomers in Halifax reports providing services to 500 newcomers every year.

Recommendations

Recommendation 1: Use Diverse Methods to Reach Diverse Populations

The Hamilton community is a diverse and multicultural population and FEPs need to be inclusive and tailored to the needs of specific subpopulations. Developing financial empowerment services for various Hamilton communities would be an effective strategy to increase the HTH's impact and reach that further legitimizes their services.

The first step would be to identify the various subpopulations in Hamilton that would benefit the most from FEPs. The HTH should need to consider the various barriers to accessing services such as culture, language, age, and the socio-economic status of their target populations (Chen et al., 2013). Some groups such as low-income students, newcomers (immigrants, refugees), individuals with physical or mental disabilities, couples, single parents and Indigenous youth and adults may be at higher risk for missing out on tax opportunities. Barriers to accessing these services can be reduced by providing a variety of financial empowerment services. Furthermore, the HTH may

consider tailoring their existing services to match the needs of different communities. The HTH might consider reaching out to the National Collaborating Centre for Methods and Tools in Hamilton that aids organizations to successfully implement community-based programs. The centre may provide a number of tools and resources to help the HTH to create an evidence-informed approach to tailoring, developing, and evaluation financial empowerment services.

Based on our findings, we have found that the target population for FEPs is low-income people, but many organizations target a subpopulation of low-income people. This can include youth, seniors, newcomers, and Indigenous subpopulations. We have found that organizations that clearly define their target population use several strategies to tailor their FEPs. We highlight the strategies that the HTH can use for Hamilton communities:

1. In-person home visits may be easier to access for the elderly population, who may struggle coming to the HTH office.
2. Workshops, counselling and financial empowerment resources offered online and in-person. These workshops and financial empowerment resources should cover a range of financial topics including budgeting, debt repayment, juggling bills, credit card shopping, investing taxes, RESPs, accessing government benefits and financial life after university.
3. Offering workshops, counselling and financial empowerment resources in multiple languages. For example, the Canadian Foundation for Economic Education delivers workshops in different languages by hiring translators so that information is accessible to a variety of groups. Changing the language of the FEPs is especially important when they are targeting Canadian newcomers and members of Indigenous populations.
4. Offering resources aligned with Indigenous cultures. Workshops can be delivered through Indigenous Elders speaking about their experiences and knowledge with money and facilitate activities about money with youth.
5. An FEP designed for Hamilton residents should match the population's literacy level to be effective (Schapira et al., 2017). For example, McMaster University's Money Centre aims to teach university students how to do their taxes. On the other hand, the Family Services of Greater Vancouver and the Children's Aid Foundation of Canada provide services to younger students in elementary and high schools that discuss financial empowerment topics in a language appropriate to this age group.

While some of these strategies may be difficult to implement within a strict budget, we recommend these strategies because they may be effective strategies to reach the various Hamilton communities. Developing diverse methods can also be accomplished by managing a Hamilton community of practice and strengthening partnerships with other community FEPs.

Recommendation 2: Organize a Community of Practice in Hamilton

“Communities of practice” refers to networks of collaborating organizations that aim to innovate and improve performance within a sector (Richard et al. 2014). With the results of our scan, we recommend that HTH develop or participate in a community of practice with other FEP’s in Hamilton and nearby cities to share resources and best practices.

Wenger and colleagues (2002) recommend several principles for cultivating communities of practice: develop a dialogue between perspectives from inside and outside the organization, provide different opportunities to engage in activities, develop community spaces, create value for all members, and create a rhythm for collaboration. To capture the skills, knowledge, and resources of different organizations, creating a community of practice in Hamilton would be beneficial for formally connecting with other organizations to share approaches, discuss common challenges, and brainstorm creative solutions unique to Hamilton. The community of practice would enable organizations providing financial empowerment services to increase their collective capacity to respond to the needs of their communities. For example, the Financial Empowerment Network of Nova Scotia is made up of 28 organizations across the province. Each organization in this network has its own mandate, but the organizations work under the collective goal to make financial resources more accessible and available to low-income individuals in their communities, identify gaps in FEPs in Nova Scotia, promote events and unique initiatives, and share best practices.

Following the development of a community of practice, we recommend that HTH identify and pursue synergies with other organizations whose work is aligned with the organization’s objectives and services. For instance, Christians Against Poverty provide their services in partnership with local churches. They believe in empowering the local church to support low-income individuals in their community, offer hope and support to reduce debt. Furthermore, Credit Counselling Sudbury partners with housing services in the community to help individuals find affordable housing options.

Recommendation 3: Become a Financial Empowerment Champion for Hamilton

In our environmental scan we discovered that several organizations were funded by Prosper Canada. In 2016, Prosper Canada launched the Financial Empowerment Champions project, in partnership with several FEPs across Canada. The goal of the Champions is to assist low-income and moderate earners by expanding FEPs in Canada (“Financial Empowerment Champions,” n.d.). Current Champions are E4C, Family Services of Greater Vancouver, Momentum, SEED Winnipeg, Community Financial Counseling Services and Union des Consommateurs (“Financial Empowerment Champions Project,” n.d.).

Becoming a financial empowerment champion is an excellent way for HTH to increase its capacity. Prosper Canada gives each participating Champion 150,000 in funding every year for 4.5 years. The Champions have been very effective in achieving their goals and can assist the HTH to expand their outreach. By 2018, the Champions have

assisted 175,564 Canadians and provided access to \$211 million in government benefits from tax returns to these individuals. The Champions have helped over 3,000 people access the Canada Learning Bond (CLB) and Registered Education Saving Plans (RESP) accounts (“Financial Empowerment Champions Project,” n.d.). Currently, the Champions and Prosper Canada are aiming to meet several targets by October 2020: opening 8000 RESP accounts, setting up 5000 direct deposit accounts, and providing financial education to 140 000 low-income individuals. The funding is provided by the Government of Canada’s Social Development Partnerships Program TD Bank Group and other organizations. Overall, becoming a Champion can be very beneficial for the HTH, as it may provide funding, knowledge, resources, and support that ultimately expands their services and outreach.

To become a Champion, the HTH needs to demonstrate leadership in providing financial empowerment services to low-income individuals (“Announcing Canada’s First Financial Empowerment Champions,” n.d.). Prosper Canada looks for organizations that have a population target such as youth, newcomers, seniors, indigenous, individuals with disabilities, and low-income families with children.

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Appendices

Appendix A: Search Terms

- 1/ Financial empowerment AND (program OR programming OR initiative OR intervention OR project)
- 2/ Government financial empowerment AND (program OR programming OR initiative OR intervention OR project)
- 3/ Financial AND (planning OR goals OR coaching OR counseling OR consultation)
- 4/ Financial AND (resources OR workshops OR literacy OR workbook)
- 5/ Financial AND (status OR insecurity OR fitness)
- 6/ Financial empowerment OR motivation
- 7/ Tax AND (clinic OR help OR filing OR consultation OR meeting OR support OR support service OR coaching OR counseling OR planning)
- 8/ Tax AND (budget OR goals OR literacy OR resources OR workshop)
- 9/ Budget AND (planning OR consultation OR meeting OR counseling OR coaching OR service)
- 10/ Savings strategies
- 11/ Emergency fund

Appendix B: Program Comparison Table

Organization and Location	Target Population	1. Description of Common Services Offered 2. Innovative Services 3. Program Fees	Funding Sources	Impact or Reach	Phone number And Email
ABC Life Literacy (Toronto, ON)	Local residents in Newfoundland and Labrador	<p>1. A Money Matters online and in-person courses. The curriculum focuses on basic financial literacy concepts.</p> <p>2. The employment program incorporates financial literacy. The organization provides training for the courses to be offered at community centres, libraries and adult learning centres etc.</p> <p>They also provide monetary incentives to organizations like libraries for holding their workshops, which they use to provide free transportation to those who want to attend it.</p> <p>3. Free</p>	TD Bank, Canada Life, HSBC Bank, Elections Canada, Abbie, Barenaked Ladies, Financial Consumer Agency of Canada, RBC Foundation, McGraw-Hill Education	Short-term effectiveness measured with pre and post-completion surveys. Results indicate that 20% feel more confident about managing their finances after the Money Matters program.	800-303-1004 Email

<p>Agincourt Community Services Association, (Markham and Scarborough ON)</p>	<p>Local low-income residents of Markham or Scarborough</p> <p>Single = under \$30,000 a year, Family = under \$40,000 a year.</p>	<p>1. Financial education, problem solving and advocacy work for low-income individuals. Free, one-on-one, confidential services and referrals to other programs. Specifically: help with tax returns, applying for government benefits, solving financial problems and questions from Canada Revenue Agency, changes to the child tax benefit, accessing bank services, managing debt, credit and loans, accessing social assistance, protection from financial fraud and abuse. Year-round tax filing and tax clinics during tax season.</p> <p>2. One of 4 organizations in a partnership across Ontario with Prosper Canada. The other organizations are West Neighbourhood House (Toronto), the Jane-Finch Centre (Toronto) and the Working Centre (Kitchener)</p> <p>3. Free</p>	<p>Provided in collaboration with Prosper Canada, United Way Greater of Toronto and the Ontario and the Ministry of Community and Social Services</p>	<p>Surveys are sent out 6 months and 1 year after clients have used their resources. They are working toward a 2-year follow-up. Financial measures of effectiveness include the amount of debt clients had before and after the FEP.</p>	<p>416-321-6912 ext. 245 or 246</p>
<p>Aurora Library, (Aurora, ON)</p>	<p>Local residents in Aurora</p>	<p>1. Online resources like Gale Courses, LinkedIn Learning and Money Talks (September-June)</p> <p>2. Online resource access is for free for anyone who lives, studies or works in the York region not just the Aurora library</p> <p>3. Free</p>	<p>Funding is through the municipal library budget</p>	<p>NR</p>	<p>905-727-9494 Email</p>

Bissell Centre , (Edmonton, AB)	Local low-income residents in Edmonton	<ol style="list-style-type: none"> 1. Financial literacy education that includes one-on-one financial coaching, support to open RESPs, tax clinics, help with accessing government benefits and banking access 2. NR 3. Free 	Prosper Canada and the Employment and Social Development Canada Other Partners	NR	780-423-2285 ext. 146 Email
Canadian Foundation for Economic Education (Toronto, ON)	Youth (not specifically low-income), students, and newcomers living across Canada	<ol style="list-style-type: none"> 1. Four categories of programs: career development capability, financial capability, economic capability and enterprising capability. Programs are offered as workshops and online courses. 2. Online courses and video series partnering with Just for Laughs to use humour in financial education 3. Free 	Scotiabank, IG Wealth Management, Government of Canada, National Bank of Canada, the Globe and Mail, Fonds, Couche-Tard, Magna, Cogeco, RBC and the Bank of Canada	Surveys distributed to clients to measure effectiveness and receive feedback	416-968-2236
Centre d'Education Financière EBO , (Ottawa, ON)	Local low-income residents in Ottawa	<ol style="list-style-type: none"> 1. Budget counselling offered in-person, over the phone and sometimes require appointments depending on the situation. The service includes assessment of financial situations, providing referrals, negotiation with creditors and financial and government institutions. <p>Tax clinics and financial literacy workshops on personal and family budgeting, and credit tips.</p>	United Way, Ottawa, Desjardins, The Ontario Trillium Foundation and Government of Canada, Prosper Canada and the Ontario Ministry of Community and Social Services	NR	613-746-0400 Email

		<p>2. Services offered in French and English. Services offered over the phone. OASIS budget counselling offered Canada-wide.</p> <p>3. Free (except for OASIS budget counselling \$60)</p>			
<p>Children's Aid Foundation of Canada (Toronto, ON)</p>	<p>Ages 18-30 (under 18 requires a referral from social worker) and current/former ward of the Canadian child welfare agency located across Canada</p>	<p>1. Online training program</p> <p>2. Specifically for young adults under the care of Children Protective Services</p> <p>3. NR</p>	<p>Prosper Canada Other Donors</p>	<p>NR</p>	<p>416-923-0924 Email</p> <p>Elizabeth: (416) 923-0924 x262 Email</p>
<p>Christians Against Poverty (Hamilton, ON)</p>	<p>Local residents in Hamilton living in poverty or in</p>	<p>1. Debt centres and online courses. The Christians Against Poverty Money course involves three training sessions to teach clients about managing finances. Advice is also given about budgeting and how to get</p>	<p>Fundraising efforts and monthly funding they receive from individuals, churches, charities and trusts</p>	<p>NR</p>	<p>289-684-9191 Email</p>

	debt	<p>out of debt.</p> <p>2. Services offered through local churches</p> <p>3. Free</p>	(does not name any specific sponsors)		
City of Edmonton Financial Empowerment , (Edmonton, AB)	Local low-income residents in Edmonton	<p>1. Cities for Financial Empowerment Project - education, coaching/counselling, free tax clinics and accessing income benefits</p> <p>2. You Can Benefit Navigator is an online tool for accessing local, provincial and federal benefits and subsidies.</p> <p>3. NR</p>	Prosper Canada	NR	780-944-0951 Email
Community Care of West Niagara , (Beamsville, ON)	Local low-income residents in Beamsville	<p>1. Financial literacy support: one-on-one budgeting services and debt support. The program is in partnership with St. Catherine's Community Care (flagship organization in the Niagara Region).</p> <p>2. NR</p> <p>3. Free</p>	Financial Donations & Community investors	NR	905-563-5822
Community Financial Counselling Services (Winnipeg, MB)	Local residents in Winnipeg who are low-income, disabled or	1. Community Financial Counselling Services debt program: assists in repayment of debt by monthly payments, negotiating interest rates, ongoing counselling, and allows repayment up to four years (small one-time fee).	United Way Winnipeg, The Winnipeg Foundation, Manitoba Liquor & Lotteries, Prosper Canada, Manitoba	NR	204-989-1900

	have gambling problems	<p>Financial counselling information sessions and workshops that provide a comprehensive review of the person's financial situation, support on budgeting and spending, answering concerns in regards to credit and finances. Income tax help is also provided.</p> <p>Gambling program: financial support provided by counsellors with specialized addiction training</p> <p>2. Consumer credit counselling and gambling program. They also offer counselling outside of Winnipeg to all Manitobans even in rural areas.</p> <p>3. A one-time fee required for the Debt Management Program (DMP) to cover the costs of credit reports and set-up expenses, but all other services are for free.</p>			
Credit Counselling Sudbury (Sudbury, ON)	Local low-income residents in Sudbury with debts, low credit score or considering bankruptcy	<p>1. Help to find affordable housing, help to access income support, financial literacy, setup budget management and planning and debt management</p> <p>2. Connecting with other organizations to find affordable housing</p> <p>3. NR</p>	Transunion, Canada Bankers Association, Prosper Canada, Financial Consumer Agency of Canada, Credit counselling Canada, Credit Canada and Equifax and other donations	NR	705-560-0430 or 1-800-685-1521 Email
Eagles Nest Association	Women and children in	1. One-on-one financial evaluation	Donations	NR	905-689-8721

of Waterdown (Waterdown, ON)	living locally in Waterdown	2.NR 3.NR			Email
Empower U , (Strathcona County, AB)	Local low-income. Residents of Strathcona. Seven out of the nine organizations offer the program for girls and women. While 1 offers it for adults (in general) and 1 other offers it for women, men and couples	1. Matched savings program with financial literacy learning sessions. It is a program facilitated by various organizations: The Candora Society of Edmonton, Elizabeth Fry Society of Edmonton, Institute for the Advancement of Aboriginal Women (IAAW), CEASE – Centre to End All Sexual Exploitation, Wings of Providence and City of Edmonton, E4C, Norwood Child and Family Resource Centre, Community Adult Learning and Literacy Society, Lives in Transition. 2. The matched savings program. For every dollar saved (up to \$360 dollars) savings are matched. 3. Free	ATB Financial, AIMCo Foundation for Financial Education, Edmonton Community Foundation Government of Alberta, Intact Foundation, The Stollery Charitable Family Foundation, The City of Edmonton, United Way of the Alberta Capital Region	Over 1,700 individuals have taken part in the program with the first 7 years of the program	780-464-844 Email
Family Services of Greater Vancouver (Vancouver, BC)	Local residents of Vancouver including newcomers, youth, seniors, people with	1. Works with other community organizations to provide services to a variety of demographics. They offer workshops on financial literacy, accessing government benefits and making the most of their money. Financial workshops including; RESPs, Registered Disability Saving Plans, Money	Government of Canada, Vancouver Public Library, New Westminster, Vancity Bank, Association of Neighbourhood Houses, Prosper Canada, Coast Capital	NR	604-638-3390 ext. 3165 Email 604-731-4951 ext. 3166 or Email

	low incomes and at-risk youth	<p>Skills, and credit and debt workshops. Tax clinics, one-on-one counselling, and access to benefits such as Canada Child Benefit, Canada Learning Bond, Child Disability Benefit, Disability Tax Credit and Canada Disability Savings Bond.</p> <p>2. A Savings and Money management program for youth. Designed for vulnerable and at-risk youth between the ages of 16 and 24. The youth money management workshop offers a money match incentive where up to \$500 will be matched by Coast Capital Savings. They receive free, one-on-one financial coaching, get support, and learn new skills that empower them to invest in themselves.</p> <p>3. Free</p>	Savings, SmartSaver.		604 -368-2469 Email
Family Services Thames Valley (London, ON)	Local low-income residents in London	<p>1. One-on-one coaching through Money Coaches program. Two tax clinics that are offered through Canada Revenue Agency, offer support in using Benefit Screening Tool by Prosper Canada, Send client referrals to employment agencies and vice versa,</p> <p>2. NR</p> <p>3. All other services are free. Consultation is free but they do charge small fees for assisting clients in applying for government</p>	Prosper Canada and the Financial Empowerment Champions Project, London Canada, Ontario Ministry of Health and Long-term Care, Middlesex County, South West Local Health Integration Network, Ontario Trillium	Prosper Canada monitors the effectiveness of its services; therefore, they don't have access to that data. They don't conduct evaluations as an organization for their	519-433-0183

		benefits and services.	Foundation, Ontario Ministry of Community and Social Services and United Way London & Middlesex	services.	
Financial Empowerment Community Resources Network , (Victoria, BC)	Local low-income and underserved residents in Victoria	<p>1. Community-owned curriculum development for financial empowerment for various vulnerable populations. The program is led by the community social planning council. Supporting professional development in the field of financial empowerment for staff of community organizations, social workers and other kinds of people who work with and support people who are living on low incomes. Promoting the development and continuation of innovative service delivery for low-income audiences that addresses financial literacy, inclusiveness of/access to financial services, and building assets. Providing a community resource for learning & sharing about best practices in supporting low-income populations to develop and enhance their financial knowledge, assets and access to financial services. Workshops related to keeping seniors safe from financial abuse, saving and asset building for low-income, etc.</p> <p>2. Offers a special rate for public transits to agency clients by collaborating with non-profit</p>	Coast Capital Savings and Credit Union. TD Financial Literacy Grant, Prosper Canada, Vancouver Foundation, Catherine Donnelly Foundation, Township of Esquimalt	NR	250-383-6166 Email

		organizations			
		3. NR			
Financial Empowerment Network of Nova Scotia , (Nova Scotia)	Different populations in Nova Scotia targeted according to organization mandates	<p>1. Each organization listed in the network has its own mandate, but collectively the goal is to make financial resources more accessible, identify gaps related to financial empowerment in Nova Scotia, cross-promote resources, events and programs, share best practices</p> <p>2. A network of connections Including: Atlantic Credit Unions, Davis Pier Consulting, Mi'kmaq Native Friendship Centre, NS Department of Labour and Advanced Education, NS Securities Commission, YWCA Halifax, Credit Counselling Services of Atlantic Canada, Enactus at Dal, Nova Scotia Department of Community Services, Nova Scotia pension services, Saint Mary's University, Canada Revenue Agency, Community Volunteer Income Tax Program, Immigrant Services Association of Nova Scotia (ISANS), NSCAD University, DAL, Junior Achievement Nova Scotia, Nova Scotia Department of Health and Wellness, Ulnooweg, Dartmouth Learning Network, McGregor Consulting Group, Nova Scotia Department of Justice, Penny Drops at Dal, United Way Halifax.</p>	Hosted by the Department of Service Nova Scotia and Prosper Canada	750 people signed up for Canada Learning Bond during the super clinics, which equals to 1.5M in post-secondary education. During the Financial literacy month: 5,300 students reached by the Junior Achievement Nova Scotia. Credit Counselling Services of Atlantic Canada - 284 piggy banks given to grade 4 students.	Email

		<p>The network participates in the Financial Literacy Month. They collaborate on “super clinic” where Nova Scotians can do tax returns, sign up for Canada Learning Bonds, Social insurance numbers, learning about Consumer Protection and Fraud Prevention</p> <p>3. Free</p>			
Life Spin , (London, ON)	Local low-income residents in London: Diversity, senior, disability, young/single parents	<ol style="list-style-type: none"> 1. RESP & RDSP workshop, workshops on wills & fraud 2. NR 3. Free 	Donations	NR	519-438-8676 Email
London InterCommunity Health Centre , (London, ON)	Local low-income residents in London	<ol style="list-style-type: none"> 1. Financial information, education and counselling, and support in accessing affordable financial products and services 2. NR 3. NR 	Ontario Ministry of Health and Long-Term Care the South West Local Health Integration Network (LHIN)	NR	519-660-0875 ext. 254. Email

<p>McMaster University - MAC Money Centre, (Hamilton, ON)</p>	<p>McMaster students</p>	<p>1. Tax clinics, workshops on financial goal setting, building wealth, buy vs. lease, loans, saving, and repaying debt, budgeting</p> <p>Teach students how to do their taxes, they recruit volunteers to help with SPRC tax clinic.</p> <p>One-on-one money coaching by appointment on topics such as debt repayment, juggling bills, making a spending plan, credit card shopping, investing, taxes, setting financial goals, financial life after university.</p> <p>2. Provides online resources such as videos and articles. Free access for McMaster students, faculty and staff to Lynda.com, a self-help website.</p> <p>3. Free</p>	<p>Sponsored by the Student Life Enhancement Fund</p>	<p>They said anecdotally that their services are effective.</p>	<p>905-525-9140 ext. 24254 Email</p>
<p>SEED Organization (Winnipeg, MB)</p>	<p>Winnipeg residents living in low-income and Indigenous youth</p>	<p>1. Access to benefits such as income tax clinics, get info about disability tax credit, Canada Child Tax Benefit, GST credit, and Rent Assist. Help opening a bank account, bursaries and RESPs, Saving Circle program, Inner City Home Buyer Program, money management workshops and money stories</p> <p>2. Money Stories - customized money management training program for Indigenous youth. The program combines Indigenous</p>	<p>Assiniboine Credit Union, Canadian Women's Foundation, Jubilee Fund, Investors Group, Manitoba, RBC Foundation, the Winnipeg Foundation, Winnipeg Regional Health Authority, the Thomas Sill</p>	<p>NR</p>	<p>204-927-9935 Email</p>

		Elders speaking about their experiences with money, with facilitator-led activities about money that are relevant to youth. 3. NR	Foundation INC, Youth and Philanthropy, Government of Canada, Prosper Canada, Tachane Foundation and United Way Winnipeg		
Society for Manitobans with Disability (SMD) (Winnipeg, MB)	Winnipeg residents with a disability and low-income	1. Access to Benefits such as Disability Tax Credit, Registered Disability Saving Plans, Canada Pension Plan Disability, Primary Caregiver Tax Credit, GST or other rebates, rent assist, employment and income assistance Budgeting and management tips, one-on-one support and referral for other financial programs. Saving week, a 10-week money training course, Individual Development Accounts (IDA) and tax clinics 2. NR 3. NR	NR	NR	204-975-3103 Email
The Immigrant Education Society , (Calgary,	Permanent Residents, Canadian Citizens and Refugees	1. One-on-one financial coaching, RESP sign-up, tax clinics, financial literacy education workshops on budgeting, mortgages, banking, credit	Funded/supported by First Calgary Financial and Co-op	They have assisted over 250,000 people	Westwinds: 587-392-4177 Email

AB)	located in Calgary	<p>2. A guides section within the website that provides support on various topics including money</p> <p>3. NR</p>			<p>Forest Lawn: 403-235-3666 Email</p> <p>Whitehorn 403-291-0002 Email</p>
The Working Centre (Kitchener, ON)	Local low-income residents of Kitchener	<p>1. One-on-one support, income tax preparation, including tax returns for previous years, assistance accessing tax credits and assistance programs, assistance applying for Ontario Works, ODSP, EI, budgeting assistance and resources in dealing with debt problems</p> <p>2. The Working Centre is part of a Money Matters Community Collaborative in the Waterloo region. These are community partners all helping people address their financial problems. The other organizations in partnership with the Working Centre are: Mosaic Counselling & Family Services, Junior Achievement Waterloo Region, Kitchener Downtown Community Health Centre, Mennonite Coalition for Refugee Support, KW Counselling Services, The Literacy Group, and Lutherwood</p>	Prosper Canada and the United Way of Waterloo Region and donations	Surveys are sent out 6 months and 1 year after clients have used their resources. They are working toward a 2-year follow-up. Financial measures of effectiveness include the amount of debt clients had before and after the FEP.	519-743-1151 Email

		3. Free			
United Way: Each One Teach One , (Halifax, NS)	Low-income residents across Canada	<p>1. Each One Teach One is a program coordinated by the Financial Pathways Collaborative It provides basic financial knowledge, to the community, by volunteer staff from participating financial institutions, without ties to any products or services, with the sole goal of empowering individuals to make the right financial decisions for themselves and their families. Workshops conducted in communities (like VanCity bank) on Tax Filing, credit, banking and budgeting.</p> <p>2. It trains employees in financial institutions (banks). Banks involved in the collaborative include: ATB Financial, BMO, Canadian Western Bank, CIBC, RBC, Scotiabank, Servus Credit Union and TD Bank. The community partners: United Way of the Alberta Capital Region, City of Edmonton and E4C.</p> <p>3. Free</p>	United Way of the Alberta Capital Region, City of Edmonton and E4C.	NR	Email
West Neighborhood House (Toronto, ON)	Local low-income residents in Toronto who are financially challenged	<p>1. Tax returns, help to get a bank account and social assistance benefits. Education about common scams and financial fraud. Help to deal with debt and how to get the most out of personal resources</p> <p>2. Identifies financial policy issues that affect</p>	Prosper Canada and the Ontario Ministry of Community and Social Services and Donations Other Partners	Surveys are sent out 6 months and 1 year after clients have used their resources. They are working	416-848-7980

		<p>low-income individuals and aims to facilitate positive changes - including advocacy, new financial tools and proposing policy alternatives</p> <p>3. Free</p>		<p>toward a 2-year follow-up. Financial measures of effectiveness include the amount of debt clients had before and after the FEP.</p>	
<p>WoodGreen Financial Empowerment Services (Toronto, ON)</p>	<p>Local low-income residents in Toronto</p>	<p>1. Financial empowerment counselling, financial empowerment workshop including; savings tools, budgeting, and Canada Learning Bond. Self-help financial information resources and income-tax clinic</p> <p>2. Power of Attorney and Canada Learning Bond workshops. Year-round tax clinic and self-help resources</p> <p>3. Free</p>	<p>Government of Ontario through the Ontario Financial Empowerment Champion Project and Prosper Canada</p> <p>Donations from other individuals and organizations</p>	<p>NR</p>	<p>416-645-6000 ext. 1330 Email</p>
<p>YWCA Halifax - Financial Literacy For Newcomers, (Halifax, NS)</p>	<p>Newcomer women in Halifax</p>	<p>1. Support and educational programming on budgeting, savings, credit and credit scores, debts, investments, income taxes, mortgages, small business plans. There are workshops, one-on-one counselling and tax clinics. Applicants have to apply to the program.</p> <p>2. NR</p>	<p>Funded by the Nova Scotia Office of Immigration</p>	<p>Reaching over 500 newcomers annually</p>	<p>Email</p>

		3. Free			
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