

## BCFAN Meeting Notes

Agenda - Feb. 22 2019 at York-TD Community Engagement Centre, 10am-12pm

### 1. 2019 Workplan review

Items	Notes	Action Items
<p>2019 Workplan review</p>	<p>Poverty Literacy Event- Invite community members to find out the root of the problems in order to gather facts and information as well as ideas that they would like to push forward</p> <ul style="list-style-type: none"> <li>● what are the things happened that made the person come to the agency, what is the outcome of the situation</li> <li>● Agencies' role in promoting financial capability</li> <li>● the snowballing piece from the one issue that led then to down the road (i.e, the ID was missing, so if that piece was there they would never get to where they are now</li> <li>● Where they hit a brick wall</li> <li>● we can use Roberto's TESS client advisory group, Maize is on it, we can go there and survey people</li> </ul> <p>check with the community - what the lessons that need to be learned (for their bankers to know, to do differently, etc)</p>	<p>Poverty Literacy Event Planning Committee to be formed, Natalia will assist</p> <p>Collection of scenarios of cases as is being captured by FEPS for increased poverty literacy re systemic issues (Tamara &amp; Tanya) we wanted to collect them for our program financial empowerment</p> <ul style="list-style-type: none"> <li>○ Amuna to bring these stories to the working group.</li> <li>○ Ask Jane Finch centre and North York Centre for stories</li> </ul> <p>Impact of Ford's government's decision to remove tuition freeze and grace period for loan payback - who at York would be interested in joining this group to talk about it - talk to Sobey who has an agency reporting relationship with OSAP</p> <ul style="list-style-type: none"> <li>● how much is policy change how much is regulation change (just some wordings)</li> </ul>

	<p>Play a poverty game (for bankers)</p> <p>Kevin sutton from Toronto school board mentioned high school students might be interested in engaging</p> <p>how to break the myth that these ppl are not appropriately spending their money</p> <p>real life stories to break the myth</p> <p>Help bankers understand the impact of bank policies</p> <p>get buy in from FCAC and bankers association</p> <p>Potential CLB event - Jill (planning for April 1 this year, (Roberto to share more info on it) - done</p> <p>Collection of scenarios of cases as is being captured by FEPS for increased poverty literacy re systemic issues (Tamara &amp; Tanya) we wanted to collect them for our program financial empowerment</p> <ul style="list-style-type: none"><li>o Amuna to bring these stories to the working group.</li><li>o Ask Jane Finch centre and North York Centre</li></ul> <p>Impact of Ford's government's decision to remove tuition freeze and grace period for loan payback - who at York would be interested in joining this group to talk about it -</p>	<ul style="list-style-type: none"><li>● knowing exactly where we are and York's position on it</li><li>● Byron on this one</li></ul>
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	<p>talk to Sobey who has an agency reporting relationship with OSAP</p> <ul style="list-style-type: none"> <li>• how much is policy change how much is regulation change (just some wordings)</li> <li>• knowing exactly where we are and York's position on it</li> <li>• Byron on this one</li> </ul>	
	<p>Financial Literacy Session at TESS on April 1st, <b>10-12pm</b> - Roberto</p> <p>Credit Week Participation</p> <p>Income Tax Clinic Network</p> <ul style="list-style-type: none"> <li>• How do we deal with more complex cases? Sharing best practices</li> <li>• <b>Small business/self-employed income tax assistance -</b></li> <li>• Promotion of Benefits during tax season</li> <li>• Savings and Growing Assets when on social assistance</li> <li>• cross sharing all the tax clinics offered in our community, becomes really helpful in the end when ppl's tax clinics' are full (done)</li> </ul> <p>OSAP Knowledge Mobilization Proje<b>t</b> - Angie and Brenda (the fact sheets cover the full range of the process, application and receive, all the way through to <b>debt repayment and debt rehabilitation</b>. we ended with fact</p>	<p>Angie compiled and shared tax clinics info and flyers</p> <p>OSAP Knowledge Mobilization Project to commence Jan 2020</p> <p>BCFAN webpage revamp - Angie with assistance from Natalia</p>

	<p>sheets full of 9.5 font, the challenge is to convert that, there's the podcast</p> <p>BCFAN website revamp (Angie)</p>	
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**Agenda - Nov. 30 2018 at York-TD Community Engagement Centre, 10am-12pm**

2. Re-cap of Fair Banking Event
3. Re-cap of Financial Literacy and Education Savings Week (Abdul and Jill)
4. Business arising
5. Updates from organizations and other

<b>Items</b>	<b>Notes</b>	<b>Action Items</b>
Re-cap of Fair Banking Event	<p>Byron - captured a lot, TD, RBC, credit unions, misconceptions of power, legislations and branches</p> <p>Videos went extremely well</p> <p>Participations were amazing</p> <p>Good lunch</p> <p>Jane Rooney brought more credibility to the discussion</p> <p>TD - VP of fin lit, the other TD contact looks after community grant</p>	<p>Something to think about for 2019, John Stableton's study with West Neighbourhood House, simplified language, sharing info throughout the city</p> <p>Be mindful of capacity, pilot it locally first makes more sense</p>

Chris - Australia the government completely funds the credit counselling

Australia - average income is \$10,000 more than Canada

Precarious funding for social things we need

One of the things we have to continue working for is more secured funding for orgs doing things that gov and other agencies aren't doing

Can't expect the banks to pay for everything

Financial lit speakers bureau

Now schools make finlit part of curriculum - working with schools and banks and community, different structures, recently we did something with hospitality centre, not just workers but also the industry

Chris - is it finlit or fin inclusion that we should work on?

Brenda - To the extent of teachers can they talk about finlit? Are there levels of resourcing, how comfortable they are, if students have questions

Chris - we are asking too much from teachers as a society

Brenda - caution bringing in the banks, but they lack understanding of the local context

The pedagogy - you tell me what to talk about

	<p>Sensitivity training</p> <p>In Australia - credit counselors are for credit, financial counselors are not for credit</p>	
<p>Re-cap of Financial Literacy and Education Savings Week (Abdul and Jill)</p>	<p>Abdul - went well, a lot of CLB takers</p> <p>Maize made a good point that our fliers only go out in English, posters should be in different languages, and volunteers that speak other languages</p> <p>Next year, should let the coordinator know about Poster, lunch money, Manny provided 8 tables each day, good to collaborate</p> <p>Jill - CLB, great turnout, lots of signups, 2 events - credit week at Jane and Finch Mall, over 140 families signed up, over 200 kids for the CLB, event during education savings week at yorkgate, over 200 families and over 400 kids signed up, so over 600 kids signed up, it's a high percentage, 8000 letters went out, 600 kids signed up,</p> <p>For future - the letters should come in more languages</p> <p>Maize - for future we should not pack too many things into the two days, last year served over 200</p> <p>Jill - if we have a big action event set it separately</p> <p>One of the ways to attract ppl - organize games and quizzes,</p>	<p>Maize made a good point that our fliers only go out in English, posters should be in different languages, and volunteers that speak other languages</p> <p>One of the ways to attract ppl - organize games and quizzes, last year we had games (Byron has more insight on the games)</p>

	<p>last year we had games (Byron has more insight on the games)</p> <p>Elena - at the CLB bond should have someone tell ppl to go to the other table</p> <p>Maize - the CLB took away from the fin lit, if we have something like that again it doesn't work together</p> <p>Abdul - agenda or checklist of what events will happen, try to hand ppl off, refer them to other tables</p> <p>Have a financial counselor available on site</p> <p>Provide training for ppl who are volunteers for the tables</p> <p>If we do train the trainers in Oct., can we videotape the training to share with others</p> <p>Elena - we might consider doing another event for Jan. 2019</p>	
<p>Business arising</p>	<p>Maize - went to financial minister office, handed them a letter to say they can't keep cutting social fundings</p> <p>Elena - FCAC has revamped their position, is removing Jane's position, expanding it, new deputy commissioner</p> <p>Abdul - thanks to Byron for micro credit loan, having an agency providing legal advice to ppl that come in the program, Barry is back on Dec.10, then the memo will come out</p>	<p>Use BCFAN website to indicate upcoming events and opportunities</p> <p>Set up a central portal for flyers to keep everyone up to date, 2019 to do, a libguide to capture all the info</p> <p>Next time for credit education week have more clearly defined roles for the volunteers</p> <p>Angie and Elena to secure dates and send to Byron</p>

Chris - 160 students starting Jan take personal finance course, can encourage some of them to volunteer for our events

Brenda - FCAC ran a symposium on fintlit, presentations and videos will be available on the rotman website. A lot of behavioural stuff, the apps are in that direction, the other group is more on the side of structures, policies, how much do we help individuals help themselves, or how much advocacy there should be

Jane Finch Centre - This year we did one for youth, one for parents, one for newcomers and one for vietnamese speakers

Jill - partner with Smart Saver to increase CLB uptakes

North york community house - we had a lot of fun doing quizzes, worked on Prosper Canada working with newcomers, coaching 3 months, report to in March 2019

Tanya - seniors workshop, 29 seniors attend, we used Bingo, very interactive, did with two other agencies, now we are in tax season, looking for volunteers, Chris will ask someone he knows, in the past worked with u of t, Chris can ask his class, as Jane Finch centre will provide training

Brenda will send some students over, Joanne might have some students

They will send a flyer to the group to recruit volunteers for tax



	<p>Death and finance - talk about will, personal care, mabe invite a lawyer to come and talk about the will, they will come Dec. 22, if they have any questions about the will he will.</p> <p>Elena - credit canada debt solutions, for the professional development day - 200 ppl, best attendance to date</p> <p>Monique - next time for credit education week have more clearly defined roles for the volunteers</p> <p>Jonathon - delta, looking for volunteers to support tax clinic. Office is Kipling and Rexdale. In Feb have events for PR, refugees,</p> <p>Brenda - students took the fact sheets that we developed 2 years ago, about to start broadcast (podcast),</p> <p>Brenda - recruiting 40 students to participate in Strive social enterprise, finlit on the peer support model, kick off event, 30 students showed up, RBC is the sponsor for it, there's a disconnect, distinction for marketing for profit, and finlit is basic education, get down to appreciate ethics, conflicts of interest</p>	
<p>Updates from organizations and other</p>	<p>n/a</p>	

Agenda - Sept. 14 at York-TD Community Engagement Centre, 10am-12pm

- Business arising
- Financial Literacy and Education Savings Week - Jill Miller and Naomi Desai (LEAP)
- Updates from organizations and other
- Fair banking event planning for Oct. 12, 2018

Items	Notes	Action Items
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<p>Fair banking event</p>	<p>Barry and Chris will make videos as they can't be at the event.</p> <p>Elena suggested we can do eventbrite</p> <p>\$800 in budget. Chris will make a donation</p>	<p>Barry will make a video for the event as he can't be here on Oct. 12. Chris to look into the person who can videotape</p> <p>Maize will check with Judy, they have stuff from archives</p> <p>Check with Jane's office if she's staying for the whole time</p> <p>Discussed the people to invite for the panel speakers and the attendees.</p> <p>Elena has connections at banks and associations, she will invite them.</p> <p>Contact community managers at banks, Maize has the name from RBC</p> <p>Start with Jane, big picture</p> <p>Zero in - community</p> <p>New title is <b>Everyone banks - a conversation about fair banking for all Canadians</b></p> <p>Moderator makes sure the panelists don't go over time</p> <p>Book launch at lunch - Joanna suggested</p> <p>Chris generously donated books and money to CEC for the event.</p>
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		<p>Send Lorna a list of multimedia needs for the event, she will check to make sure</p> <p>Moderator - Byron (Lorna suggested)</p>
<p>Financial Literacy and Education Savings Week - Jill Miller and Naomi Desai (LEAP)</p>		<p>Set up a table in November</p> <p>Chris made some suggestions</p> <p>Barry suggested to do additional tabling at Jane &amp; Finch Mall</p> <p>Abdul will coordinate the tabling event, he will be given petty cash from CEC funds for the volunteers</p> <p>Jill will work with Abdul to coordinate for CLB</p> <p>Barry - we need to understand what each other's tools are</p>

Financial Literacy and Education Savings Week - Jill Miller and Naomi Desai (LEAP)	Abdul will work with Jill to coordinate promotion of CLB at BCFAN's tabling event	
Updates from organizations and other	ACORN - working on fair banking and CLB	

Agenda - June 22 at York-TD Community Engagement Centre, 10am-12pm

1. Business arising
2. Financial Literacy and Education Savings Week - Jill Miller and Naomi Desai (LEAP)
3. 2018 Workplan refinement
4. Updates from organizations and other

**Notes - June 22, 2018**

Present: Tamara, Jyothi, Alec, Loretta, Brenda, Joanne, Jill, Naomi, Lorna, Maize, Elena, Barry

1. **Business arising**

- The York U-TD Community Engagement Centre is pleased to welcome our new manager, Mr. Byron Gray. Byron is known to many in the Jane Finch community through his work for the past 10 years at the Jane Finch Community and Family Centre. Over these years he has been instrumental in the creation of dynamic youth programming and leadership development throughout the Jane Finch Community and beyond. He brings knowledge and experience with the broader social service sector as a senior manager and through his active involvement with the United Way, the TDSB, and youth serving networks. He has been an inspirational mentor and teacher as a field placement instructor and supervisor over many years, including at Centennial College and with York University. Byron has been a strong community advocate for the York U-TD Community Engagement Centre since its inception, and we know he will provide visionary and inclusive leadership to bring us to the next stage of growth at the Centre. Join me in welcoming Byron to this role. He will begin on July 3.

## 2. Financial Literacy and Education Savings Week

- a. How do we build awareness, connect community, get people to open RESP? Timeline is FL month and education saving week (the week of Nov. 19). 4000 kids in this neighbourhood are eligible, determined by first 3 postal code digits, by tax filing.
- b. Some ideas gathered include: people's lack of understanding of this. Difficulty to maintain an account. The banks as a barrier as CLB is not accessible through all the agencies, only the big banks. Is the message clear enough? "Imagine what this money could do for your kids." Try to get the parents to see the future. Ask parents that already use Canada Learning Bond To tell their stories to other parents. Emphasize the future, and that the money can be used towards ANY TRAINING. Important to gain trust from the parents, leverage someone that community is already familiar with and trusts (i.e., church or MPP) Come to York to talk to students who have kids. Give away free calculation sheets. Conduct focus groups of parents to find out what's holding them back. Use easy to understand information that's not too text heavy for communication.
- c. Jill will set up a phone call to continue the discussion for people who are interested in helping.

## 3. 2018 Workplan Refinement

- a. **Evaluation and education**
  - i. Chris reached out to Credit Canada to interview workers, not sure when it will take place.
- b. **Advocacy**
  - i. Tamara has 5 cases, needs to type them out. The scenarios are about people having barriers to accessing the banks, complex cases, the whole climate, timeline is end of July. **ACTION ITEM**

- ii. Loretta prefers to pull cases from different communities, check with Tanya as she's with Jane and Finch. **ACTION ITEM** (Brenda to connect Loretta with Tanya)
- c. **Capacity building**
  - i. Angie to share ABLE Conference resources with the group. (Done)
  - ii. Agreed that Tamara will be the backup person for future FL Networks phone conferences if the co-chairs are not available.

#### 4. Updates from organizations and other

Brenda provided an update on the projects she's working on with the students. Alec is working on OSAP repayment, researching more ways for repayments, structuring a paper to get the conversation going to get the message out for people who go through the process. Alec has the idea of a podcast, how do we communicate?

- iii. Brenda and Monica Da Ponte received \$30,000 grant from RBC to assess Monica's fin lit curriculum/delivery. Monica delivers, Brenda evaluate. The workshops will be offered in the winter 2019 term.
- iv. Loretta is putting together an outline for a radio program, she has previous experience.
- v. Barry provided an update on Black Creek Mirco-credit, the staff won't be back soon, if he's not back by August his position will be reposted.

**Next meeting is on August 31, 10-12pm**