



Financial Inclusion Inventory

Waterloo
Region

June 2012

This document provides an overview of the programs and services available in Waterloo Region that support greater financial inclusion. The inventory includes banks, credit unions, financial literacy/education programs, identification supports, income tax supports and trusteeships.

Financial Inclusion Inventory for Waterloo Region

By

Social Planning, Policy, and Program Administration
Regional Municipality of Waterloo



Region of Waterloo
SOCIAL SERVICES

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The Working Center serves as host to the Money Matters Community Collaborative
<http://jobsearch.theworkingcentre.org/money-matters/333>

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Financial Inclusion Inventory for Waterloo Region 2012

1. Introduction

1.1 Purpose and Scope

The purpose of the inventory is to **provide a single point of information on financial inclusion programs in Waterloo Region**. It is intended to serve as a tool for support providers as they assist people with low income who experience financial instability and exclusion to access available programs and services. This inventory is also intended to support:

- Activities of the Money Matters Community Collaborative.
- Activities within All Roads Lead to Home: The Homelessness to Housing Stability Strategy of Waterloo Region.
- Planning and action across Waterloo Region.

The inventory presents a listing and description of financial inclusion programs and services in Waterloo Region. The inventory was compiled between December 2011 and April 2012, and captures programs largely within Cambridge, Kitchener, and Waterloo.

This first edition of the inventory focuses on six categories of formal programs: banks, credit unions, financial literacy/education programs, identification supports, income tax supports and trusteeships. These programs were selected as they are directly related to increasing access to financial services and supports while decreasing dependence on fringe banking alternatives. Programs and initiatives were selected for the inventory if they focused predominantly (more than 50% of activities) on supporting greater financial inclusion for those living with low income.

The local definition of financial inclusion remains under development. Current definitions tend to be more narrowly focused on individual interaction with financial institutions, most of which are private, and associates individuals as being “banked” or “unbanked.” However, if attention to financial inclusion arises within the context of community inclusion, it can be more broadly defined to include having the ability to fully participate in the community and to develop positive relationships in the exchange of goods and services despite living with low income.

While acknowledging a more comprehensive view of financial inclusion, areas that are more general (such as poverty and employment) or are not one of the six defined categories identified above (such as income support and bartering programs) are currently outside the scope of this inventory. In addition, the inventory does not provide an analysis of gaps in the community but it is hoped could be used to inform such an analysis. It is planned that the inventory will be reviewed within two years so that it can be updated and expanded with new programs and information.

1.2 Overview of the Inventory

The inventory contains the three following components:

1. **Introduction** – Section 1 identifies the purpose and scope – provides an overview of the document - clarifies terms and definitions - and provides some overall context and background on the subject area federally, provincially and locally.
2. **Snapshot** of financial inclusion programs and services – Section 2 provides a summary of all the programs included in the inventory, maps them, and provides a listing of known local reports on topics related to financial inclusion.
3. **Program Profiles** – Sections 3-8 categorize and describe local programs and services, providing information on eligibility, locations, and languages in which service can be offered under the following six categories (Banks, Credit Unions, Community Education and Support Programs, Identification Support, Income Tax Support, Trusteeships).

The inventory was compiled through online searches, connections and contacts through the Money Matters Collaborative, and through contacting agencies and institutions that offer programs and services to individuals who live with low income. Program descriptions were drafted and then shared with agency contacts for input and feedback.

Seek to Serve Categories. The inventory identifies three different situations in which people may find themselves (Lowest Income, Low Wage, and Life Change) and recognizes that each requires a different approach to service related to financial inclusion. Each program profile identifies what situation(s) they are seeking to serve.

- **Lowest income** – those in this situation tend to encounter banking challenges related to identification, cheque cashing, and overdraft protection. There is often reliance on fringe banking and a cycle of debt that leaves individuals even more vulnerable in times of crisis. Individuals in this group benefit most from individualized problem-solving and relationship-based approaches, as well as advocacy and alternatives to mainstream financial services.
- **Low wage** – individuals in this situation tend to experience banking challenges related to payday lending, line of credits, overdraft privileges, budgeting and having limited savings. This group could benefit from one-on-one financial literacy education and support to move away from fringe financial institutions.
- **Life Change** – this group includes individuals who experience challenges relate to change in life circumstances, such as those related to immigration, work transition or separation. They are more likely to access mainstream banking options, though can be in need of crisis management support and advocacy. Their banking challenges tend to be related to overdraft privileges, budgeting, savings, financial planning, credit cards, and debt management and consolidation. Those in this group would benefit from workshops, online and print resources and information.

1.3 Clarification of Terms

Community Inclusion – The following description was locally defined through the Homelessness to Housing Stability Strategy: Policy Framework (Social Planning, Policy and Program Administration, 2012) and explicitly recognizes financial inclusion. An inclusive community ensures that everyone feels they belong and can participate in community life. Community inclusion does not mean that everyone must assimilate or conform. It means that participation in community life is accessible to everyone and the community is designed to support people in their efforts to be included – regardless of their level of personal resources or their status relative to other community members. Inclusive communities intentionally support people to feel “at home” and include the following eight characteristics:

- Build Environment
- Contribution
- Culture
- **Financial**
- Health
- Political
- Recreation
- Social

Financial Inclusion – Financial inclusion is a component of community inclusion. Financial inclusion has been defined as “a state in which all people who can use them have access to a suite of quality financial services, provided at affordable prices, in a convenient manner, and with dignity for the clients” (Centre for Financial Inclusion, 2011). In contrast to financial *exclusion*, financial inclusion is about dignity (Centre for Financial Inclusion, 2011), which involves self-determination, equal access to basic needs, the ability to meaningfully contribute to society, and having voice, choice and control over the decisions that affect our lives (Shannon, 2007). In other words, financial inclusion promotes equality and fair access to the resources and opportunities to participate in the life of the community and society as a whole.

Adapting the formal definition to more closely align with the local emphases on community inclusion, financial inclusion would involve:

Full-range of quality services - Regulated banks and credit unions offer quality financial products and services that meet the unique needs of individuals with low-income. Public programs and services with financial benefits such as income support and tax credits reach their intended recipients; and financial advice, information, support, and education are relevant to people’s financial realities.

Accessibility - No-fee and low-fee services increase accessibility of financial services for individuals with low incomes; however financial institutions do not typically advertise these services (Buckland 2008). Fees need to be transparent and disclosed in an open manner that allows easy comparison between products

and services. To be accessible, services must also be convenient and responsive to everyone who needs them, including people with disabilities, language barriers, visible minorities, rural populations, and other excluded groups.

Dignity – Financial products and services are provided to all individuals with respect and sensitivity to varying financial contexts, and with the intention to support greater self-determination and financial wellbeing.

Financial Exclusion – “Financial exclusion can be described as the circumstances in which a person does not have access to appropriate financial products or services and are limited in their opportunity, ability and confidence to make informed decisions about their financial situation or organize their money effectively (adapted from Regan and Paxton, 2003). It includes but is not limited to access to appropriate, regulated mainstream financial products (such as bank and credit products), public programs and services with a financial benefit (such as income support and tax credits) and financial advice, information and education” (Fair, Gosse, Moore & Robson, 2008, pg.5).

Financial Literacy is a component of financial inclusion. It is defined as having the capacity to make financial decisions appropriate to one’s circumstances. Capacity refers to knowledge, skills and confidence, where knowledge refers to an understanding of personal and broader financial matters; skills refer to the ability to apply that financial knowledge in everyday life; and confidence means having the self-assurance to make important and responsible decisions (Task Force on Financial Literacy, 2010). Financial literacy is recognized as more than “nice to have,” it is seen as critical in today’s world. Financial literacy is also seen as a sustainable solution for breaking the cycle of poverty (Fair, Gosse, Moore & Robson, 2008).

It includes (as described in Fair, Gosse, Moore & Robson, 2008, pg.5):

Financial knowledge and understanding: The ability to make sense of and manipulate money in different forms, uses, and functions, including the ability to deal with everyday financial matters and make the right choices for one’s own needs.

Financial skills and competence: The ability to apply knowledge and understanding across a range of context including both predictable and unexpected situations and also including the ability to manage and resolve any financial problems or opportunities.

Financial Responsibility: The ability to appreciate the wider impact of financial decisions on personal circumstances, the family, and the broader community, and to understand rights, responsibilities, and sources of advice or guidance.

Financial Institution – Any institution that collects money and puts it into assets such as stocks, bonds, bank deposits, or loans. There are two types of financial institutions: depository institutions and nondepository institutions. Depository institutions, such as banks and credit unions, pay interest on deposits and use the deposits to make loans. Nondepository institutions, such as insurance companies, brokerage firms, and mutual fund companies, sell financial products. Many financial institutions provide both depository and nondepository services (Dictionary of Financial Terms, 2008).

Fringe Banking – Individuals who are either not served or who are underserved by mainstream financial services often conduct their financial transactions in what has become known as the “fringe banking” sector (Buckland, 2008). The fringe banking sector is weakly regulated and includes payday lending, cheque-cashing, pawnshops and income-tax refund advances. Reliance on fringe banking can be a barrier to accessing mainstream financial services and has been shown to result in greater debt and financial instability.

Payday loan - A payday loan is a small, short term unsecured loan that typically ranges from \$100 to \$400. The borrower guarantees repayment with a post-dated check or pre-authorized debit dated for his or her next payday. This type of loan has been identified as contributing to further debt and financial exclusion as the interest rate charged is much higher than financial institutions or credit cards. The average loan interest rate can range from 330 to 650 % APR (annual percentage of rate).

Cheque-cashing service – A service offered by fringe banks. For a fee that ranges from (\$6-\$35), cheques are cashed without a waiting period. Reasons people use these services include convenient hours, instant access to cash, lack of identification required at mainstream financial institutions, or lack of a bank account.

Pawnbroker – an individual or business (pawnshop) that offers secured loans to people, with items of personal property used as collateral.

Income-tax refund advances – tax preparation companies provide this service to individuals. The company files an individual’s income tax forms, in exchange for a percentage of the anticipated tax rebate amount. Canada Revenue Agency rules establish the maximum discounting fee as 15% of the first 300 C\$ and 5% of any remaining amount.

1.4 Setting the Context

Financial inclusion is embedded in the broader context of poverty-related issues impacting communities across Canada, Ontario and Waterloo Region. Individuals living in poverty are often limited in their access to appropriate, regulated financial products or services, including functioning bank and credit accounts, income tax support and financial advice (Fair, Gosse, Moore & Robson, 2008; Buckland, 2008). This exclusion also extends to circumstances where individuals are limited in opportunity, ability and confidence to make informed decisions about their financial situation (Fair et al.) Financial exclusion interacts with other forms of community exclusion, including exclusion from stable housing, employment and civic participation, creating cycles of instability and risk.

In Ontario today the right to social and economic security is in the spotlight. The recent Social Assistance Review (Lankin & Sheikh, 2012) and the Drummond report (Commission on the Reform of Ontario's Public Services, 2012) reflect the competing factors that affect decisions about how and where our money should be spent. These reports highlight debates about how economic resources are divided between the competing need for social programs and deficit reduction. The Bank of Canada's latest "personal debt crisis" (*Maclean's*, March 2009) is another indicator of the pressures on personal and public expenditures, savings and balanced budgets. These pressures significantly affect people with low income as they struggle to meet their basic needs, provide for their families and children and manage the balance between debt, income and savings. Moreover, "the trend toward an increasingly credit-based economy married with the economic downturn starting in 2008 contributes to more individuals finding difficulty managing their finances." (Marsh, Dildar & Janzen, 2010)

Financial services and financial literacy are increasingly important in the management of personal and household financial resources, such as employment income, public income benefits, retirement planning, and access to affordable credit (Social and Enterprise Development Innovations (SEDI), 2008). However, individuals living on low incomes face ongoing barriers to accessing and utilizing mainstream financial services. Financial services offered by banks and credit unions offer limited programs that meet the needs of people living on low incomes. Supports and services offered by governments and social service agencies are not always easy or straightforward to access.

When whole groups within our population are excluded from mainstream financial services, the issue becomes one of more than individual financial literacy. A shared, community-wide ownership of the problems and solutions is required. Banks, credit unions, governments, non-profits, and corporations all have roles to play in ensuring all community members have access to fair, high quality financial services that promote social and economic inclusion.

Financial Inclusion across Canada

It is widely recognized that greater financial inclusion requires multi-stakeholder involvement and commitment. Across Canada, there are a number of organizations, collaborations and initiatives working towards greater financial inclusion. The majority of these initiatives are in the domain of the non-profit and social sectors, with some government attention in the last few years primarily targeted at increasing the financial literacy of Canadians. While there is work to be done to coordinate efforts and resources as well as to promote stronger collaboration and more substantive change, there has been leadership at national, provincial and local levels.

Since 1986, **Social and Enterprise Development Innovations (SEDI)** has been working to expand economic opportunity for Canadians living in poverty. As a national nonprofit organization, SEDI promotes program and policy innovation, identifying and developing ideas that expand social and economic opportunity for all Canadians. Financial literacy is one of the primary program areas, the other two being saving and asset building, and entrepreneurship (www.sedi.org). SEDI has been an influential player at a national level, serving as advisor to the Government of Canada's Task Force on Financial Literacy, and through funding from TD Bank Financial Group launching the Canadian Centre for Financial Literacy as well as the TD Financial Literacy Grant Fund. As a division of SEDI, the **Canadian Centre of Financial Literacy (CCFL)** is dedicated to helping develop financial literacy among low-income Canadians (www.ccfli.ca). It offers a number of services and programs, including program development, training and an online community, designed for easy-to-use money management training for low-income groups through non-profit community organizations.

SEDI also manages the **TD Financial Literacy Grant Fund**. First of its kind in Canada, this Fund provides grants to charitable or other non-profit organizations that serve low income and otherwise economically disadvantaged persons and groups in Canada (<http://www.sedi.org/grantfund>). The Fund prioritizes projects that support innovation, research and development, and strategic program development for people living in Canada who may normally be excluded from mainstream financial organizations, enabling them to develop skills, knowledge and confidence in financial issues.

In 2001, the **Financial Consumer Agency of Canada (FCAC)** was established under the *Financial Consumer Agency of Canada Act* to consolidate and strengthen oversight of consumer protection measures in the federally regulated financial sector, and to expand consumer education (<http://www.fcac-acfc.gc.ca>). As a federal regulatory agency, FCAC works to protect and inform consumers of financial products and services. Its responsibilities include informing consumers about their rights and responsibilities when dealing with financial entities as well as providing information and tools to help consumers understand, and shop for, financial products and services.

In 2009 the Government of Canada appointed the **Task Force on Financial Literacy**. Comprised of 13 members drawn from the business education, community organizations and academia, the Task Force's mandate was to provide advice and

recommendations to the Minister of Finance on a national strategy to strengthen the financial literacy of Canadians. A report was made public late 2010 underscoring the need for a national strategy and strong leadership as well as the shared responsibility of stakeholders. In 2010, the **Toronto G20 Summit** put forward a set of principles to support greater financial inclusion, which were intended to be used to inform a plan of action for improving access to financial services.

There are numerous government and non-profit initiatives across Canada that are aimed at supporting financial literacy. For example, the **FCAC** offers free financial literacy program resources aimed at high school-aged youth and young adults. The **Ontario Ministry of Education** has also introduced curriculum changes to include financial literacy for student's from grade 4 to 12, beginning in September 2011 (<http://www.edu.gov.on.ca/eng/surveyLiteracy.html>)

Another initiative designed to support greater financial literacy is the **Investor Education Fund** (IEF, <http://www.getsmarteraboutmoney.ca>). Established as a non-profit organization by the Ontario Securities Commission, the IEF develops and promotes unbiased, independent financial information, programs and tools to help consumers make better financial and investing decisions. In addition to offering online resources available for all Canadians, IEF seeks partnerships with non-profit community-based organizations and institutions to develop financial literacy programs for those with an identifiable need for learning how to manage finances and investment.

The two national credit counselling organizations in Canada are Credit Counselling Canada (CCC) www.creditcounsellingcanada.ca and Canadian Association of Credit Counselling Services (CACCS) www.caccs.ca. Their member organizations offer free counselling services to Canadians in need of support to manage credit and debt. Ontario also has its own association, as do many of the provinces. The Ontario Association of Credit Counselling Services (OACCS) www.oaccs.ca aims to improve the financial literacy and well-being of Canadians and provides an accreditation program in non-profit credit counselling for its member agencies. An accredited credit counselling agency must adhere to standards of practice, expertise and ethics.

As these initiatives show, there are resources available to Canadians seeking to gain greater financial literacy. What distinguishes programs supporting financial *inclusion*, however, is a focus on meeting the needs of Canadians living with low income. Through research, advocacy, and policy review, SEDI has played a strong leadership role in supporting greater financial inclusion among the most vulnerable. Leadership is also found at the community level where innovation and support are emerging across the country.

Community-based initiatives have been instrumental in meeting the needs of individuals not being served by traditional banks. These efforts are usually small scale grassroots initiatives, and have ranged from community banking projects to individual financial counselling. The research report *In Search of a Local Alternative* (Marsh, Dildar,

Janzen, 2010) reviews a number of Canadian examples of community-based initiatives seeking to support greater financial inclusion, such as those found in:

- **Winnipeg, Manitoba**, a unique community banking project is offered by a partnership between the Assiniboine Credit Union and a non-profit organization called the North End Community Renewal Corporation (NECRC). Services include an ID clinic, one-on-one financial counselling, and access to low-cost micro-loans.
- **Toronto, Ontario**, St. Christopher House and the Jane/Finch Community and Family Centre both offer Financial Advocacy and Problem Solving (FAPS) to low income people in Toronto. They provide one-on-one individualized service, as well as workshops.
- **Quebec**, the Caisse Populaires Desjardins and several consumer advocacy groups partner to offer small, short-term loans for approximately \$500 and budget management advisory services (Desjardins, 2010).

Some organizations have outreached and developed partnerships with other agencies, local governments, and financial institutions to share resources and referrals, to align their efforts, and collaborate on joint actions. Examples of community-wide initiatives in Canada are found in:

- **Edmonton, Alberta**, the Alberta Asset Building Collaborative is a 40-member group of not-for-profits, businesses and government committed to financial literacy and asset development. One of their regular activities is to host Financial Information Fairs for low income individuals
- **North York, Ontario**, the Black Creek Financial Action Network (BCFAN) started meeting monthly in late 2011 to bring together service providers working in the Black Creek area, along with academics and students from the York University - TD Community Engagement Centre.

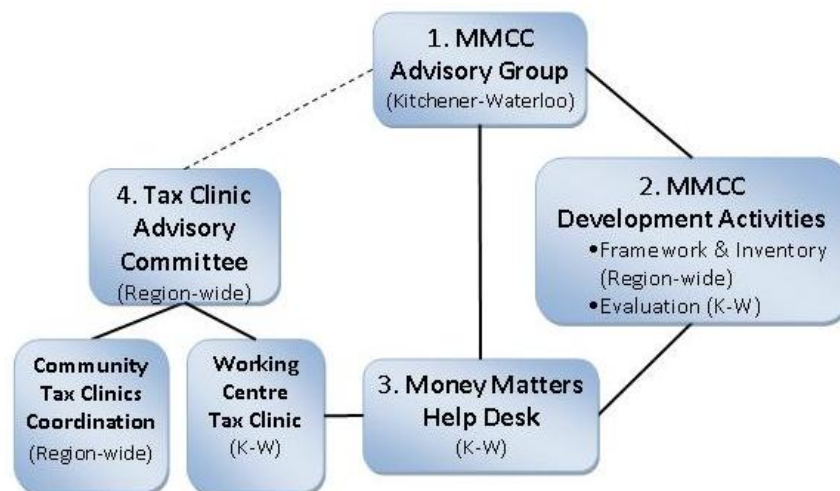
Financial Inclusion in Waterloo Region

Locally, there is strong commitment at the Regional and community level to work collaboratively in pursuit of a more inclusive and welcoming community. In Kitchener-Waterloo for example, the **Money Matters Community Collaborative (MMCC)** is comprised of a range of stakeholders, including community-based agencies, regional government, community members and local financial institutions. The Money Matters Collaborative was launched in 2010 as an outcome of a research project led by the Centre for Community Based Research on the local use and impacts of pay-day lending. After extensive community consultation, the collaborative was formed with the specific purpose of increasing financial inclusion for economically disadvantaged individuals in Kitchener-Waterloo and the broader regional community. It includes the following four components as described and diagramed below:

- 1) Money Matters Community Collaborative (MMCC) Advisory Group – has been meeting 6-10x/year since 2010 and includes approximately 30 community partners including financial institutions.

- 2) Money Matters Community Collaborative (MMCC) Development Activities – defining a framework for financial inclusion, documenting an inventory of relevant supports and services, and completing evaluation activities.
- 3) Money Matters Help Desk – 1 FTE provides 30 hrs./week direct individual financial literacy education and support (12 hrs. drop-in clinic and 18 hrs. appointment and follow-up) and up to 5 hrs./week to MMCC activities (Advisory Group, Developmental Activities, etc.)
- 4) Tax Clinic Advisory Committee – currently has an informal connection to the MMCC – activities include direct delivery of a tax clinic (appointment, drop-in and drop-off) as well as the coordination of other currently existing community tax clinics for people living with low income.

Figure 1. Money Matters Community Collaborative Structure



The role of The Working Centre in MMCC includes providing “backbone” support to the MMCC Advisory Group, Developmental Activities, and Tax Clinic Advisory Committee. They directly deliver the Financial Literacy Outreach Project and Tax Clinic.

The Working Centre has included a “Living with Less Money” section on their website which may also house this inventory document as well as other information about the Money Matters Community Collaborative (<http://www.theworkingcentre.org/less/index.html>).

In addition to the Money Matters collaborative, there are a number of efforts to support greater financial inclusion among agencies and services in the region. These programs and services are designed to meet the needs of those living with little or no income to manage their finances and maintain a high level of community inclusion. Programs available through banks, credit unions and community agencies focused specifically on financial management are detailed in this inventory.

2. Snapshot of Financial Inclusion Programs & Services

This section provides an overview of available programs and services in the Region that support greater financial inclusion. These programs are focused on improving access to financial services including banking and income tax services as well as those supporting greater financial literacy and system navigation.

This inventory includes the following six service and program areas:

- Banks
- Credit Unions
- Community Education and Supports
- Identification Supports
- Income Tax Supports
- Trusteeships

As identified in the introduction, the following “seek to serve” categories are identified for each program:

- Lowest income
- Low wage
- Life Change

2.1 Overview of Services and Programs

Across each of the six areas, there are 44 Financial Inclusion programs available in Kitchener, Waterloo and Cambridge. For more detailed information about programs and eligibility, please see the appropriate sections.

(chart on following page)

Section 2.1 Overview of Services and Programs

Service and Program Area	Programs Available At:	Seek to Serve	Eligibility
Banks	Fresh Start Program Bank of Montreal (BMO)	<input type="checkbox"/> Low Wage Individuals <input type="checkbox"/> Life Change (work-life transition)	Referral from Working Centre
	StartRight Program Scotiabank	<input type="checkbox"/> Life Change (immigrants)	New immigrants
	Ontario Works Cheque Cashing TD Canada Trust: Uptown Waterloo & Main Street Cambridge branches	<input type="checkbox"/> Lowest Income Individuals	Ontario Works recipients in Waterloo Region. Must have a current letter issued by the Region of Waterloo
Credit Unions	Micro-loan program Mennonite Savings and Credit Union	<input type="checkbox"/> Life Change	Graduates of Waterloo Region ASSETS (A Service for Self-Employment Training and Support) project
	Membership Assistance Services: Special Needs Plan Mennonite Savings and Credit Union	<input type="checkbox"/> Low Wage Individuals <input type="checkbox"/> Lowest Income Individuals <input type="checkbox"/> Life Change	MSCU members in financial distress; on a case by case basis
	Waterloo Region Immigrant Loan Program Libro Financial	<input type="checkbox"/> Life Change (immigrants)	Immigrants requiring funds for job training
Community Financial Education & Support	Credit Counselling Mosaic Counselling & Family Services	<input type="checkbox"/> Low Wage Individuals <input type="checkbox"/> Lowest Income Individuals <input type="checkbox"/> Life Change	All welcome
	Dollars with Sense Junior Achievement Waterloo Region	<input type="checkbox"/> Life Change (youth 12-16 years old)	Any grade 7-10 class in Waterloo Region or Community Groups with children ages 12-16
	Economics for Success Junior Achievement Waterloo Region	<input type="checkbox"/> Life Change (youth 12-16 years old)	Any grade 7-10 class in Waterloo Region or Community Groups with children ages 12-16
	Living on a Survival Budget Kitchener Downtown Community Health Centre	<input type="checkbox"/> Low Wage Individuals <input type="checkbox"/> Lowest Income Individuals <input type="checkbox"/> Life Change	All welcome

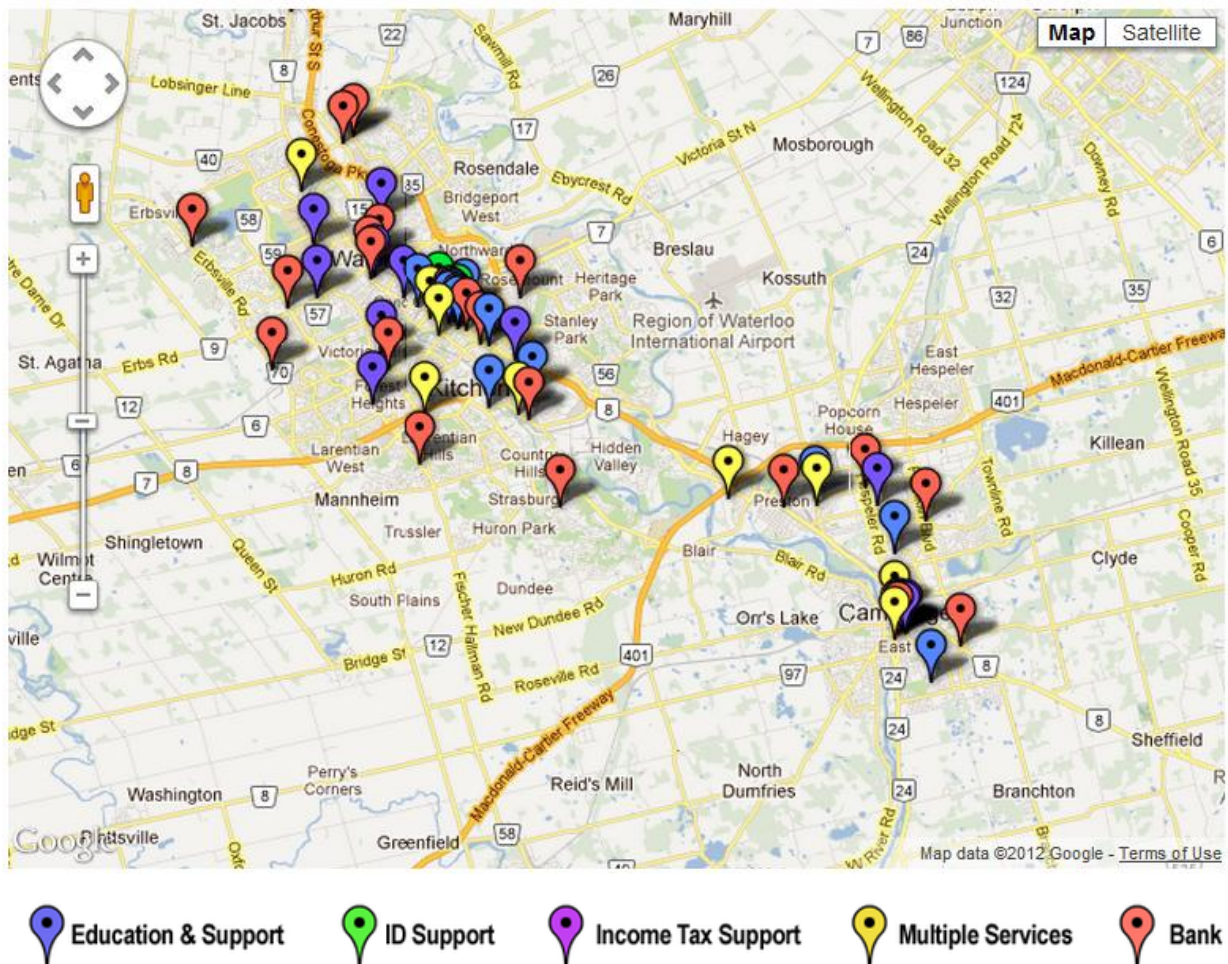
	Making “Cents” of Change: Financial Resources for Refugee Claimants Mennonite Coalition for Refugee Support (MCRS)	<input type="checkbox"/> Life Change (refugees)	Refugee claimants
	Money and Making it on Your Own KW Counselling Services	<input type="checkbox"/> Life Change (women seeking independence)	Self-referred women who are in, or who have been in abusive relationships
	Money Matters group workshops The Literacy Group	<input type="checkbox"/> Life Change (literacy students)	Adult learners enrolled in literacy programs
	Money Matters (Financial Inclusion Outreach) The Working Centre	<input type="checkbox"/> Low Wage Individuals <input type="checkbox"/> Lowest Income Individuals <input type="checkbox"/> Life Change	All welcome
	Rent Bank and Eviction Prevention Program Lutherwood	<input type="checkbox"/> Low Wage Individuals <input type="checkbox"/> Lowest Income Individuals <input type="checkbox"/> Life Change	Participants are screened to determine eligibility
ID Support	ID Clinic Kitchener Downtown Community Health Centre, including offering service at: <ul style="list-style-type: none"> • YWCA Mary’s Place • St. John’s Kitchen 	<input type="checkbox"/> Low Wage Individuals <input type="checkbox"/> Lowest Income Individuals <input type="checkbox"/> Life Change	Individuals experiencing homelessness, New Canadians, Aboriginal people
	Welcome Aboard (Drop-In) Cambridge Shelter Corporation	<input type="checkbox"/> Low Wage Individuals <input type="checkbox"/> Lowest Income Individuals <input type="checkbox"/> Life Change	Primarily serving people accessing agency services and other community members who have been referred
Income Tax Support	Community Volunteer Income Tax Programs <i>Cambridge Locations:</i> <ul style="list-style-type: none"> • Langs Farm Association • Preston Heights Community Centre • Region of Waterloo Employment Resource Area • Salvation Army Community & Family Services • YWCA Cambridge – Small Steps to Success <i>Kitchener Locations:</i> <ul style="list-style-type: none"> • Chandler Mowat Community Centre (Chandler Mowat neighbourhood residents only) • Courtland Shelley Community Centre (Courtland Shelley neighbourhood residents only) • Kitchener Downtown Community Health Centre 	<input type="checkbox"/> Low Wage Individuals <input type="checkbox"/> Lowest Income Individuals	Some agencies serve only local residents or pre-existing clients

	<p>(KDCHC clients only)</p> <ul style="list-style-type: none"> • Lutherwood Employment Services • Lutherwood Housing Services • Region of Waterloo Employment Resource Area • The Working Centre (uses Low Income Cut Off [LICO] guidelines for eligibility) <p><i>Waterloo Locations:</i></p> <ul style="list-style-type: none"> • Erb St. W Neighbourhood Association • Region of Waterloo Employment Resource Area • Sunnyside Community Centre (Sunnyside neighbourhood residents only) • University of Waterloo Accounting and Finance Student Association • Laurier Accounting Association 		
	<p>Institute of Chartered Accountants Tax Clinics</p> <p><i>Cambridge Locations:</i></p> <ul style="list-style-type: none"> • The Office of Gary Goodyear, M.P. <p><i>Kitchener Locations:</i></p> <ul style="list-style-type: none"> • Mosaic Counselling and Family Services • CMHA Grand River • Paulander Community Group <p><i>Waterloo Locations:</i></p> <ul style="list-style-type: none"> • KW Access-Ability 	<input type="checkbox"/> Low Wage Individuals <input type="checkbox"/> Lowest Income Individuals	Total household income below \$30,000 with dependents or below \$20,000 without dependants
	<p>Certified General Accountants Association Tax Clinics</p> <p>Locations:</p> <ul style="list-style-type: none"> • Kitchener Public Library • Rockway Centre 	<input type="checkbox"/> Low Wage Individuals <input type="checkbox"/> Lowest Income Individuals	Low-income senior citizens who receive Canada Pension (i.e. Canada Pension Benefits, Old Age Security and/or disability benefits). Individual \$25,000 or less. Married or common-law \$30,000 or less
Trusteeship	<p>Voluntary Trusteeship</p> <p>Cambridge Shelter Corporation</p>	<input type="checkbox"/> Low Wage Individuals <input type="checkbox"/> Lowest Income Individuals <input type="checkbox"/> Life Change	Residents of Cambridge and surrounding area. Particular consideration given to current or former residents and tenants of The Bridges.

2.2 Asset Map

Each of the programs in the preceding table has mapped to show the distribution of programs throughout Cambridge, Kitchener and Waterloo. The following map can be accessed live at: <http://www.thehallorangroup.ca/what-we-do/projects/region-of-waterloo-financial-inclusion-map/> (the map is currently password protected. Password: Inclusion)

Figure 2. Region of Waterloo Financial Inclusion Asset Map



2.3 Reports

Local reports that address issues related to financial inclusion in the Region include:

Payday Lending

Marsh, S., Dildar, Y.& Janzen, R. (2010). *Pay Day Lending: In Search of a Local Alternative*. Centre for Community Based Research and the Wellesley Institute. Available at:

[http://www.communitybasedresearch.ca/resources/Projects/574%20Payday%20Lending/Payday Lending - In Search of a Local Alternative Report.pdf](http://www.communitybasedresearch.ca/resources/Projects/574%20Payday%20Lending/Payday%20Lending%20-%20In%20Search%20of%20a%20Local%20Alternative%20Report.pdf)

Community Education and Support

Elkins, J. (2009). *Making, Saving and Spending: How to Make Your Money Work for You: Creating a Financial Literacy Program For Waterloo Region Discussion Document*. Lutherwood

Income Tax Supports

Opportunities Waterloo Region (2011). *Free Tax Clinics in the Waterloo Region: Helping People File Their Taxes: Increasing Access to Free Tax Clinics in Waterloo Region – Pilot Project Evaluation*. Available at:

<http://www.owr.ca/wp-content/uploads/2010/04/TaxClinicsEvaluationReport2011Final.pdf>

Trusteeship

Elkins, J. (2009). *Voluntary Trusteeship as a Tool for Eviction Prevention: Discussion Document*. Lutherwood.

3. Banks

3.1 Overview and Summary

Canadian banks offer a range of banking and investment services. They are large multinational corporations owned by shareholders focused on profit-making. Canada is known for its stable banking industry, which includes 22 domestic banks, including the *Big Five* (RBC, TD-Canada Trust, CIBC, Scotia, and BMO), 26 foreign bank subsidiaries and 29 foreign bank branches operating in Canada. Banks are regulated in Canada by the [Canadian Bankers Association](#) and monitored by the [Financial Consumer Agency of Canada](#) (FCAC).

As of 2001, the FCAC stipulated that all Canadian banks are required to provide accounts without minimum opening balances to all Canadians, regardless of employment or credit history, with minimum identification requirements.

At the branch level, banks vary in the services they provide to low income recipients. Relationships formed between bank clients and bank tellers can also significantly influence the level of comfort, quality of customer service, and range of services experienced by a person living on a low income.

In Waterloo Region, bank branches that offer programs for people living on low incomes include:

- **Bank of Montreal (BMO)**
- **Scotiabank**
- **Uptown Waterloo branch of TD Canada Trust**

3.2 Programs

3.2.1 Bank of Montreal (BMO)

Program	Fresh Start Program	Since: Spring 2011	# Served in 2011: <10
		Funded : For profit business	
Program Description	The downtown Kitchener branch of Bank of Montreal (BMO) offers a no-fee bank account to people referred by the Money Matters program at The Working Centre.		
Seek to Serve	<input type="checkbox"/> Low Wage Individuals <input type="checkbox"/> Life Change		
Capacity to Serve	No fixed number		
Eligibility	Referral from Money Matters		
Languages	English		
Locations	Bank of Montreal (BMO) 2 King Street West Kitchener, ON N2G 1A3		
Contact Information	Jennifer Ellis Main Kitchener branch (519) 581-1093		
Information Last Updated	March 2012		

3.2.2 Scotiabank

Program	StartRight Program	Since: 2008	# Served in 2011: Not available
		Funded: For profit business	
Program Description	Offers services catering to newcomers to Canada, including a no-fee bank account for one year and services in several languages.		
Seek to Serve	<input type="checkbox"/> Life Change (immigrants)		
Capacity to Serve	Available on request		
Eligibility	Newcomers to Canada		
Languages	Services offered in different languages, varying depending on branch staff. Brochure is available in 12 languages: Arabic, Chinese, English, Farsi, French, Hindi, Korean, Punjabi, Russian, Spanish, Tagalog, Urdu.		
Locations	National program available at all branches Branch Locator : http://maps.scotiabank.com/en/index.php		
Contact Information	www.scotiabank.com/startright/landing-page.html		
Information Last Updated	April 2012		

3.2.3 TD Canada Trust

Program	Ontario Works Cheque Cashing (not an official program)	Since: >5 years ago	# Served in 2011: >100 per month
		Funded: For profit business	
Program Description	<p>This initiative is not an official program, but worth mentioning as a local service catering to the needs of people in the lowest income bracket.</p> <p>TD Canada Trust and the Region of Waterloo have a memorandum of understanding (MOU) that allows for recipients of Ontario Works to have their social assistance cheques cashed at one of two branches in the region if they bring with them a letter issued by the Region verifying the person's identification. This service is used regularly by individuals who either have insufficient identification and/or who do not have a bank account.</p>		
Seek to Serve	<input type="checkbox"/> Lowest Income Individuals		
Capacity to Serve	In accordance with the MOU		
Eligibility	Ontario Works recipients in Waterloo Region. Must have a current letter issued by the Region of Waterloo.		
Languages	English		
Locations	<p>Uptown Waterloo branch 15 King St S., Waterloo, ON N2J 1N9 Branch # 3814</p> <p>Main Street Cambridge branch 81 Main St., Cambridge, ON N1R 1W1 Branch # 2448</p>		
Contact Information	<p>Waterloo branch Susan McCord, Manager (519) 725-3630 ext. 250</p> <p>Cambridge branch Jason Devenny, Manager (519) 621-7730 ext. 250</p>		
Information Last Updated	April 2012		

4. Credit Unions

4.1 Overview and Summary

Credit unions offer a range of banking and investment services. They are cooperatively owned by members (customers) and governed by a volunteer Board of Directors. As cooperatives, credit unions are committed to upholding the seven principles of cooperatives. Canada has a strong credit union history, particularly in the Maritime Provinces, Quebec, and British Columbia. Credit unions usually serve members within a smaller geographic area. In Ontario, more than 1.7 million Ontario residents are members of a credit union. Credit unions in Ontario are regulated by the [Financial Services Commission of Ontario](#), in accordance with the provincial government's [Credit Unions and Caisses Populaires Act](#).

Credit Unions can be categorized in two groups: open bond and closed bond institutions. Open bond credit unions have open membership – all are welcome. Examples of these are Your Neighbourhood Credit Union and Libro Financial. Closed bond credit unions have members with other commonalities such as religion, vocation, or cultural heritage. In Waterloo Region, some small credit unions are closed bond, such as the St. Stanislaus-St. Casimir's Polish Parishes Credit Union Ltd.

Two additional local credit unions have histories of being closed bond institutions, and both have opened up their membership significantly. The Education Credit Union was originally set up to service teachers and their families, but has since become open to all. Until recently at the Mennonite Savings and Credit Union, individuals were required to be active members of a Mennonite church. Since May 2010, individuals are eligible to join if they agree to sign the credit union's shared statement of convictions, regardless of how they personally express those values.

Credit unions that offer specific financial inclusion programs are:

- **Mennonite Savings and Credit Union**
- **Libro Financial**

4.2 Programs

4.2.1 Mennonite Savings and Credit Union

Program	Micro-loan program for graduates of the Waterloo Region's A Service for Self-Employment Training and Support (ASSETS+) Project	Since: 2004	# Served in 2011: Not available
		Funded: Not available	
Program Description	Provides micro-loans to graduates of the Waterloo Region ASSETS+ Project (WRAP). WRAP is managed by the Mennonite Economic Development Associates and The Working Centre to assist the working poor, women and refugees by providing them with the steps and skills required to start a small business.		
Seek to Serve	<input type="checkbox"/> Life Change		
Capacity to Serve	54 (18 people per session; 3 sessions per year)		
Languages	English		
Eligibility	Graduates of the ASSETS+ program; start-up micro-business owners; preference given to the working poor, women, and refugees		
Locations	Mennonite Savings and Credit Union 50 Kent Avenue Kitchener, ON N2G 3R1		
Contact Information	Ruth Konrad Manager (519) 576-7220 Kitchener@mscu.com		
Information Last Updated	April 2012		

4.2.2 Mennonite Savings and Credit Union

Program	Member Assistance Services: Special Needs Plan	Since: >40 years ago	# Served in 2011: Not available
		Funded: Donations (matching deposits) and the Mennonite Foundation Mutual Aid Endowment Fund	
Program Description	“The Special Needs Plan offers temporary relief in the form of loans at reduced interest rates to eligible MSCU members when they experience financial hardship or distress.” https://www.mscu.com/SIA/MAS/		
Seek to Serve	<input type="checkbox"/> Low Wage Individuals <input type="checkbox"/> Lowest Income Individuals <input type="checkbox"/> Life Change		
Capacity to Serve	Case by case basis		
Eligibility	Members in financial distress on a case by case basis		
Languages	English		
Locations	Mennonite Savings and Credit Union 50 Kent Avenue Kitchener, ON N2G 3R1 53 Bridgeport Road East Waterloo, ON N2J 2J7		
Contact Information	Ben Janzen (519) 772-5243 bjanzen@mscu.com		
Information Last Updated	April 2012		

4.2.3 Libro Financial

Program	Waterloo Region Immigrant Loan Program	Since: 2008	# Served in 2011: 12
		Funded: Employment Ontario	
Program Description	<p>The Waterloo Region Immigrant Loan Program is offered by Libro Financial Group in partnership with The Working Centre and Waterloo Region Immigrant Employment Network. The aim of this program is to give skilled immigrants access to funds for training or certification assessments needed to qualify for employment in their fields.</p> <p>Eligible participants can borrow up to \$5,000 and may choose to pay interest only during the training period.</p>		
Seek to Serve	<input type="checkbox"/> Life Change (immigrants)		
Capacity to Serve	Case by case basis		
Eligibility	<p>Immigrants. Individuals must meet program criteria including:</p> <ul style="list-style-type: none"> • English language skills sufficient for employment • Possess transferable educations, skills, and experience in their chosen profession or trade that will qualify them for the Canadian workforce through short-term training • Are unable to obtain credit from traditional financial institutions due to lack of credit history and possible • A lack of employment • Are highly motivated to succeed 		
Languages	English		
Locations	<p>Libro Financial 420 Erb St. W., Waterloo, ON N2L 6H6 (519) 725-6060</p> <p>The Working Centre 58 Queen Street South Kitchener, ON N2G 1V6</p>		
Contact Information	<p>Dave or Sheena at The Working Centre: cc@theworkingcentre.org (519) 743-1151 ext. 134 www.theworkingcentre.org</p>		
Information Last Updated	March 2012		

5. Community Education and Support Programs

5.1 Overview and Summary

Financial Education and Support Programs tend to emerge in response to an identified need in the community. Non-profit social service agencies are the primary provider of financial education / financial support programs for individuals with low-incomes. Usually these programs or workshop series are not the main focus of an organization, but are offered as one of many services or supports to individuals and families within the context of a broader range of services provided.

The financial education and support programs available in Waterloo Region are each unique. They range from short one-time workshops, to medium-term programs, to ongoing, relational supports that may work with an individual for several years. Some of these programs are offered to anyone who seeks them, such as the Credit Counselling program at Mosaic Counselling and Family Services or the Financial Inclusion Outreach program offered by The Working Centre. Others are quite targeted for specific audiences, such as the Money and Making it on Your Own program geared towards women leaving abusive relationships, the Making *Cents* of Change program for refugee claimants, or the Dollars with Sense program for youth.

Agencies offering specific financial inclusion programs include:

- **Mosaic Counselling & Family Services**
- **Junior Achievement Waterloo Region**
- **Kitchener Downtown Community Health Centre**
- **Mennonite Coalition for Refugee Support**
- **KW Counselling Services**
- **The Literacy Group**
- **The Working Centre**
- **Lutherwood**

Community Education and Support Programs

5.2 Programs

5.2.1 Mosaic Counselling & Family Services

Program	Credit Counselling	Since: >50 years ago	# Served in 2011: 426 one on one; 1500 total
		Funded: United Way, Donations from creditors, Fees from bankruptcy trustees, Fees from clients (most do not pay fee – sliding scale dependant on income)	
Program Description	<p>Four main services offered are: budget counselling, money management, advocacy, and education. This includes:</p> <ul style="list-style-type: none"> • Confidential financial counselling • Education and information on money management • Consumer repayment plan • Repayment proposals to creditors • Intervention and mediation to help resolve debt concerns • Referrals to other agencies and services as needed • Bankruptcy counselling • Employee assistance programs • Community education • Speaking engagements <p>www.mosaiconline.ca/wps/portal/cfcc/DollarSense</p>		
Seek to Serve	<input type="checkbox"/> Low Wage Individuals <input type="checkbox"/> Lowest Income Individuals <input type="checkbox"/> Life Change		
Capacity to Serve	<p>Approximately 1500 people annually. Weekly credit clinic group information session; individual appointments with a credit counsellor are set-up for attendees who wish to do so; telephone counselling is available; individual sessions available at Cambridge office</p>		
Eligibility	All welcome		
Languages	English		
Locations	<p>Mosaic Counselling and Family Services Kitchener location: 400 Queen Street South Kitchener, ON N2G 1W7</p>		

	Cambridge location: 1145 Concession Road Cambridge, ON N3H 4L5
Contact Information	Heather Cudmore or Credit Counselling Intake (519) 743-6333 ext. 235 www.mosaiconline.ca
Information Last Updated	March 2012

Community Education and Support Programs

5.2.2 Junior Achievement Waterloo Region

Program	Dollars with Sense	Since: 2005	# Served in 2011: 1,020
		Funded : Corporate and individual donations	
Program Description	<p>Dollars with Sense provides students with experience they need to make better economic decisions. Students play an investment strategies game to learn about effective spending and how to avoid credit and debt pitfalls. Participants learn to:</p> <ul style="list-style-type: none"> • Link future goals and success to proactive financial planning • Explore ways of investing to suit personal goals and needs • Discover the advantages and risks of different investments • Understand the tools and options available for better decisions 		
Seek to Serve	<input type="checkbox"/> Life Change (youth 12-16 years old)		
Capacity to Serve	100s of volunteers; dependent on teacher/school interest and volunteer availability.		
Eligibility	Any grade 7-10 class in Waterloo Region or Community Groups with children ages 12-16		
Languages	English or French		
Locations	All schools in the Waterloo Region area		
Contact Information	519-576-6610 or www.jawaterlooregion.org		
Information Last Updated	May 30, 2012		

Community Education and Support Programs

5.2.3 Junior Achievement Waterloo Region

Program	Economics for Success	Since: 2008	# Served in 2011: 5,040
		Funded : Corporate and individual donations	
Program Description	<p>Economics for Success (EFS) helps students explore and manage their job and career choices by focusing on the direct links between further education and personal goals.</p> <p>EFS gives students new perspectives on how informed choices today can benefit them in the future. The program seeks to help students:</p> <ul style="list-style-type: none"> • Understand how every opportunity is a stepping-stone to success • Realize the financial constraints and demands of independence • Develop employability and interpersonal effectiveness • Identify resources needed to support a life-long career journey 		
Seek to Serve	<input type="checkbox"/> Life Change (youth aged 12-16)		
Capacity to Serve	100s of volunteers; dependent on teacher/school interest and volunteer availability.		
Eligibility	Any grade 7-10 class in Waterloo Region or Community Groups with children ages 12-16		
Languages	English and French		
Locations	Schools in Waterloo Region		
Contact Information	519-576-6610 and www.jawaterlooregion.org		
Information Last Updated	May 30, 2012		

Community Education and Support Programs

5.2.4 Kitchener Downtown Community Health Centre

Program	Living on a Survival Budget	Since: 2001	# Served in 2011: 30-40
		Funded: Grant from Public Health, Region of Waterloo	
Program Description	<p>A 3-part program that offers supports to individuals in planning and making nutritious meals.</p> <p>READY program offers basic food handling skills. (6 weeks)</p> <p>SET program offers more advanced meal planning, budgeting, and meal preparation skills. (6 weeks)</p> <p>GO program offers ongoing group supports. Twice a month, the group meets to plan a meal, and then together they make and eat the meal. (on-going)</p> <p>The program is funded by the Region of Waterloo and is led by Peer Community Nutrition Workers.</p>		
Seek to Serve	<input type="checkbox"/> Low Wage Individuals <input type="checkbox"/> Lowest Income Individuals <input type="checkbox"/> Life Change		
Capacity to Serve	45 people annually. Workshops run weekly, starting twice annually		
Eligibility	All welcome		
Languages	English		
Locations	Kitchener Downtown Community Health Centre 44 Francis Street Kitchener, ON N2G 2A2		
Contact Information	Charla Adams, Registered Dietitian (519) 745-4404 ext. 242 www.kdchc.org		
Information Last Updated	March 2012		

Community Education and Support Programs

5.2.5 Mennonite Coalition for Refugee Support

Program	Making “Cents” of Change: Financial Resources for Refugee Claimants	Since: 2012	# Served in 2011: 9
		Funded: Grants	
Program Description	<p>This program supports refugee claimants to better manage their finances. It provides access to information about the costs of living in Canada and the Canadian financial system, coping strategies for living on a low income and accessing the resources available. It also provides support for creating and managing a budget while saving for future immigration related paper work, legal representation, permanent residence applications and travel costs for family reunification. Financial literacy workshops for refugee claimants provide participants with a resources manual on personal finance management. The workshops and manuals will be tailored for refugee claimants, and can be translated into multiple languages in order to increase accessibility. The program seeks to support refugee claimants to live within their means, understand the Canadian financial system, save for the future and learn to live with less.</p>		
Seek to Serve	<input type="checkbox"/> Life Change (refugees)		
Capacity to Serve	Unlimited; workshops run approximately once a month		
Eligibility	Refugee claimants		
Languages	Multiple		
Location	Mennonite Coalition for Refugee Support (MCRS) 58 Queen Street South Kitchener, ON N2G 1V6		
Contact Information	Jennifer Ardon, Support Worker (519) 571-1912 supportworker@mcrs.ca www.mcrs.ca		
Information Last Updated	April 2012		

Community Education and Support Programs

5.2.6 KW Counselling Services

Program	Money and Making it on Your Own website	Since: 2012	# Served in 2011: Not available
		Funded: TD SEDI Financial Literacy Grant Fund - 2010	
Program Description	<p>KW Counselling Services operates an online resource that can be used freely by anyone, and seeks to serve women seeking to leave abusive relationships. Topics include:</p> <ul style="list-style-type: none"> • Understanding Financial Abuse • Steps to Financial Independence • Meeting Your Basic Needs • Gaining Money Management Skills • Understanding Credit and Debit • Separating From Your Partner • Money Management Tips for Couples <p>This website includes resources that were developed for a program of the same name that ran from 2010 to 2011, offering supports to assist women achieve financial independence. Supports included one-on-one counselling and groups provided at no cost for women who are in, or have been in, abusive relationships.</p>		
Seek to Serve	<input type="checkbox"/> Low Wage Individuals <input type="checkbox"/> Lowest Income Individuals <input type="checkbox"/> Life Change		
Capacity to Serve	Unlimited		
Eligibility	Self-referred women who are in, or who have been in abusive relationships		
Languages	English		
Locations	KW Counselling Services 480 Charles Street East, Kitchener, ON N2G 4K5		
Contact Information	(519) 884-0000 www.moneyandmakingitonyourown.ca		
Information Last Updated	March 2012		

Community Education and Support Programs

5.2.7 The Literacy Group

Program	Money Matters	Since: 2011	# Served in 2011: 16
		Funded: TD Canada Trust	
Program Description	<p>This national program provides individual and small-group basic financial literacy supports. Money Matters group workshops are offered in four, two-hour money management units:</p> <ul style="list-style-type: none"> • Unit 1: A Place to Start: Spending Plans • Unit 2: Banking Basics • Unit 3: Borrowing Money • Unit 4: RESPs and Other Ways to Save <p>Groups are run by volunteers from TD Canada Trust and supported by local literacy organizations. Locally, the partner organization is The Literacy Group.</p>		
Seek to Serve	<input type="checkbox"/> Life Change (literacy students)		
Capacity to Serve	Can serve up to 42 individuals in a year. Groups run whenever there are enough TD volunteers and interested participants.		
Eligibility	Adult learners enrolled in literacy programs; referrals from other service providers		
Languages	English		
Locations	<p>The Literacy Group</p> <p>Cambridge Location: 89 Main Street, Unit # 1 Cambridge, ON N1R 1W1</p> <p>Kitchener Location: 151 Frederick Street, Suite 200 Kitchener, ON N2H 2M2</p>		
Contact Information	<p>Carol Risidore carol@theliteracygroup.com www.theliteracygroup.com</p> <p>Kitchener Office: (519) 743-6090 Kitchener@theliteracygroup.com</p> <p>Cambridge Office: (519) 621-7993 Cambridge@theliteracygroup.com</p>		
Information Last Updated	April 2012		

Community Education and Support Programs

5.2.8 The Working Centre

Program	Money Matters Financial Inclusion Outreach	Since: 2011	# Served in 2011: 160 in first 3 mo.
		Funded: one-time grants from K-W Community Foundation (2010); Mennonite Savings and Credit Union (2012); TD SEDI Financial Literacy Grant Fund (2012-2014)	
Program Description	Offers individualized support to navigate information and resources regarding money management. One-on-one responsive support is provided on a drop-in basis and/or by individual appointments. Individuals receive support with such things as building a relationship with a financial institution, budgeting, dealing with debt, and accessing community resources. Support is provided as needed, both for one-time meetings, and for on-going needs.		
Seek to Serve	<input type="checkbox"/> Low Wage Individuals <input type="checkbox"/> Lowest Income Individuals <input type="checkbox"/> Life Change		
Capacity to Serve	500 people annually. One-on-one ongoing		
Eligibility	All welcome		
Languages	English		
Locations	The Working Centre 58 Queen Street South Kitchener, ON N2G 1V6		
Contact Information	Sue Collison or Nathan Stretch (519) 743-1151 susanc@theworkingcentre.org nathans@theworkingcentre.org		
Information Last Updated	May 2012		

Community Education and Support Programs

5.2.9 Lutherwood

Program	Rent Bank and Eviction Prevention Program	Since: 2001	# Served in 2011: 558
		Funded: Government of Ontario	
Program Description	<p>The program fulfills its goal of increasing housing stability in Waterloo Region through providing:</p> <ul style="list-style-type: none"> • Eviction prevention mediation support to both tenants and landlords • Residential Tenancy Act (RTA) information for both tenants and landlords • Rent Bank Loan Fund • Support to access a variety of social assistance programs (e.g., OW, ODSP, CPP etc.) • Financial Literacy <p>In terms of financial literacy, provides a diverse menu of resources including the following:</p> <ul style="list-style-type: none"> • Deliver the financial literacy curriculum developed by the Canadian Centre of Financial Literacy for an economically vulnerable audience (SEDI). • Canada Revenue Agency Volunteer Income Tax Clinic (CVITC). • Review of participant's budget and provide support through financial advocacy and problem solving. • Assist participants to make informed longer-term financial decisions along with serving as a referral point for more intensive financial support. • Providing pamphlets from the Financial Consumer Agency of Canada such as, "The Cost of Payday Loans", "Opening a Personal Bank Account", and "Making a Budget and Sticking To It". In addition, "Money and Making it on Your Own", was also introduced in 2011. 		
Seek to Serve	<input type="checkbox"/> Low Wage Individuals <input type="checkbox"/> Lowest Income Individuals <input type="checkbox"/> Life Change		
Capacity to Serve	<p>Drop-in services offered Monday to Thursday from 2pm to 3pm at the Kitchener location and Wednesday from 1pm to 3pm at the Cambridge location. Additional drop-in service offered at Lang's Farm on Fridays from 9am to 11am.</p>		

Eligibility	Participants are screened to determine eligibility
Languages	English
Locations	<p>Lutherwood 41 Weber St. West Kitchener, ON N2H 3Z1</p> <p>Drop-in services available on a weekly basis at the following locations:</p> <ul style="list-style-type: none"> • 41 Weber Street West, Kitchener • 35 Dickson Street, Cambridge • Langs Farm Village Association 1145 Concession Road, Cambridge
Contact Information	<p>Rent Bank “Intake Line” (519) 749-8305 ext. 7368 (R-E-N-T)</p> <p>For program information, contact : Darlene Boehm (519) 749-8305 ext. 1231 Or Denise Muill (519) 749-8305 ext. 2225 http://www.lutherwood.ca/housing/services/rent-bank-and-eviction-prevention-program</p>
Information Last Updated	March 2012

6. Identification Supports

6.1 Overview and Summary

Accessing services often involves providing valid, government-issued identification (ID). For example, Social Insurance Numbers are required for filing income taxes and accessing government programs and benefits. Opening a bank account requires presentation of at least one piece of government-issued ID. When one is unable to produce valid ID, one cannot apply, and therefore cannot receive the service.

Applying for ID can be completed in person at relevant government agencies or through online application processes (Ontario.ca lists helpful links at http://www.ontario.ca/en/life_events/wallet/004418).

However, individuals who live in unstable and complex circumstances often experience difficulties obtaining and maintaining the ID required for services. Obtaining ID often requires proof of identification (i.e. getting ID means needing to already have ID) as well as having the resources to complete application processes. The following chart provides information regarding various types of ID.

Type of ID	Cost	Location	Other Information
Health Card (OHIP)	\$0	Any ServiceOntario office across the region	Residents under 15½ or over 80 may renew by mail. All others must go to the office.
Birth Certificate	\$20-\$40 varies by Province	By mail or on-line with a credit card	Must apply to the Province in which you were born.
Immigrant Record of Landing	\$30 or free if on OW/ODSP/ CPP /OAS/GIS	Waterloo/Wellington Canadian Immigration Centre 29 Duke St. E., Kitchener	Must be a permanent resident of Canada or a naturalized Canadian citizen who once was a permanent resident.
Social Insurance #	1 st card is free and replacement copies are \$10	Service Canada Centre at 409 Weber St W, Kit. or 350 Conestoga Blvd., Camb. or by mail	
Ontario Photo ID	\$35	ServiceOntario 1151 Victoria Street N., Kit. 1400 Weber Street E., Kit. 105 Lexington Road, Kit. 561 Hespeler Road, Camb.	For those without a valid drivers licence.
Drivers Licence	\$125 initially \$75 for renewal	Any ServiceOntario office across the region	
Passport	\$87 for adults \$37 children 3-15 \$22 children 0-2	Passport Canada at 40 Weber St., E, Kitchener or Canada Post Outlet, 33 Water St. N., Cambridge	

Identification supports, such as ID Clinics, assist individuals to obtain government-issued identification. ID Clinics available in Waterloo Region typically assist people who do not have valid identification to access a health card, birth certificate, record of landing and social insurance number. These services are focused mostly on supporting people who are experiencing or at-risk of homelessness, new Canadians and Aboriginal people. Ontario Works and Ontario Disability Support Program may access discretionary benefits to pay for ID for their clients if necessary to determine eligibility or to support access to employment. Typically the support can only be offered one-time.

As of July 2011, for people who do not have a driver's licence, the **Government of Ontario photo identification card** will be recognized as government-issued identification. Individuals experiencing homelessness can provide an institution's address by filing the form "Address Requirement for the Homeless or Marginally Housed Applicants," which can be accessed at:
[http://www.forms.ssb.gov.on.ca/mbs/ssb/forms/ssbforms.nsf/GetFileAttach/023-SR-LD-050E~1/\\$File/SR-LD-050E.pdf](http://www.forms.ssb.gov.on.ca/mbs/ssb/forms/ssbforms.nsf/GetFileAttach/023-SR-LD-050E~1/$File/SR-LD-050E.pdf)

There are two agencies that provide ID Supports:

- **The Kitchener Downtown Community Health Centre**
- **The Cambridge Shelter Corporation**

6.2 Programs

6.2.1 Kitchener Downtown Community Health Centre

Program	ID Clinic	Since: 2000	# Served 2011: 451
		Funded: Local Health Integration Network	
Program Description	<p>The clinic provides assistance to people within Kitchener-Waterloo to obtain ID primarily to support access to and maintenance of OHIP coverage (includes OHIP card, birth certificate and/or Record of Landing). For individuals experiencing homelessness, KDCHC can register individuals for OHIP without an address.</p> <p>First-come first-serve drop in ID Clinic services are available at Mary's Place on Mondays at 12:00 pm, on Tuesdays at St. John's Kitchen from 10:00 am to 1:00 pm, and on Wednesdays at Charles Street Men's Hostel at 9:00 am.</p> <p>Can also work with patients in hospital with no fixed address and no health coverage and others who cannot access the outreach locations by making an appointment with the community development worker at the direct line listed below.</p>		
Seek to Serve	<input type="checkbox"/> Low Wage Individuals <input type="checkbox"/> Lowest Income Individuals (homeless) <input type="checkbox"/> Life Change (immigrants)		
Capacity to Serve	Can serve up approximately 500 individuals in a year. Budget of approximately \$7,000 to support costs to replace ID.		
Eligibility	Individuals experiencing homelessness or at-risk of housing loss People living in the downtown Kitchener area New Canadians Aboriginal People living in Kitchener or Waterloo		
Languages	English		
Locations	Kitchener Downtown Community Health Centre 59 Frederick Street Kitchener, ON N2H 2L3 YWCA Mary's Place 84 Frederick Street Kitchener, ON N2H 2L7		

	<p>St. John's Kitchen 97 Victoria Street North, second floor Kitchener, ON N2H 5C1</p> <p>Charles Street Men's Hostel 63 Charles Street. E., Kitchener, ON N2G 2P3</p>
Contact Information	Doug Rankin, Community Development Worker (519) 745-4404 ext. 207 drankin@kdchc.org
Information Last Updated	April 2012

6.2.2 Cambridge Shelter Corporation

Program	ID Clinic (part of Welcome Aboard Drop in Centre services)	Since: 2003	# Served in 2011: 142
		Funded: Within existing funding	
Program Description	<p>Welcome Aboard: Drop-in Centre is located at The Bridges and is open Monday to Friday from 7:00am - 8:00 p.m. At the drop-in, people can access a wide variety of programs and services designed to help them move forward. Some of these include medical clinic, identification clinic, clean needle exchange program, literacy programs, social and recreational programming, trustee program, and various groups and meetings. Through partnership with more than 40 other community agencies, we are able to provide a number of services and prevent duplication.</p> <p>Each Tuesday (except July) can drive up to five people to the ServiceOntario office in Kitchener to access health cards (assisted approximately 107 people in 2011). Assist people to complete paperwork and mail applications for birth certificates (assisted approximately 35 people in 2011). Sometimes assist with accessing records of landing and social insurance numbers. Can have identification mailed to the Bridges and will keep copies of ID on file for people.</p>		
Seek to Serve	<input type="checkbox"/> Low Wage Individuals <input type="checkbox"/> Lowest Income Individuals <input type="checkbox"/> Life Change		
Capacity to Serve	<p>Could serve up to 220 with Health Cards. Could serve up to 350 people with birth certificates if person comes with funding or further funding could be accessed. Used to exclusively assist those accessing the Bridges but now serve the broader community. Currently operate with budget of \$5,000 but to fully provide program in Cambridge would require \$18,000.</p>		
Eligibility	16 years of age and up		
Languages	English		
Locations	Cambridge Shelter Corp. 26 Simcoe Street Cambridge, ON N1R 8P2		
Contact Information	Gary Warren, Drop-In Coordinator (519) 624-9305 ext. 101 or gary@cambridgesheltercorp.ca		
Information Last Updated	May 2012		

7. Income Tax Support

7.1 Overview and Summary

Tax Clinics are designed to help eligible individuals prepare and file their income tax returns so that they may benefit from the government programs and credits available to people on low-incomes. Tax returns are often required, or facilitate, applying for other income assistance programs. For example, the **Guaranteed Income Supplement (GIS)** and the **Guaranteed Annual Income System (GAINS)** are both determined annually when individuals file their return. As well, filing a return enables individuals to apply for refundable tax credits, such as the **Child Tax Benefit**, the **Goods and Services Tax Credit** and the **Working Income Tax Benefit**. Tax Clinics are free and are often run by volunteers. They offer individuals a free alternative to corporate tax preparation services that are usually accompanied by high fees.

There are numerous tax clinics available in Waterloo Region including community volunteer tax programs; volunteer chartered accountants; volunteer. All tax clinics are intended to support people with low income, students and may restrict their criteria to a specific geographic area. In this inventory we have utilized the recent Opportunities Waterloo Region (2011) "Increasing Access to Free Tax Clinics in Waterloo Region: Pilot Project" report as a key resource to compile our information.

Volunteers cannot help file income tax returns for:

- Deceased individuals
- Bankruptcies
- Capital gains or losses
- Employment expenses
- Business or rental income and expenses

7.2 Programs

7.2.1 Community Volunteer Income Tax Programs

Program	Community Volunteer Income Tax Programs	Funded: Not Funded. Canada Revenue Agency funds volunteer training and community organizations facilitate administration.
Program Description	<p>“The Community Volunteer Income Tax Program (CVITP) is a CRA partnership with community organizations that host tax preparation clinics, where volunteers help to prepare returns for eligible individuals. Canada Revenue Agency provides training and software to volunteers of community organizations that host tax preparation clinics...Organizations in the Waterloo Region recruit their own volunteers and coordinate tax training through the CVIT program...Volunteers cannot help with income tax returns for deceased individuals; bankruptcies; capital gains or losses; employment expenses; or business/rental income and expenses.”</p> <p>These programs operate on a by-appointment or drop-in basis during tax season. Dates and times change are subject to change each year: contact the agency to find out current operating hours.</p>	
Eligibility	<p>Individuals with an annual income of \$25,000 or less. Married or common-law \$35,000 or less. Single parent with one child \$30,000 or less (add \$2,000 per additional child). Interest income limited to under \$1,000. Some agencies provide services only to individuals or families whose income is at or under the Low Income Cut Off (LICO). For more information on the LICO, http://www.statcan.gc.ca/pub/75f0002m/2011002/lico-sfr-eng.htm</p> <p>Some agencies provide services only to individuals and families residing in their catchment area, or to those who are already clients of the agency. Specifications are listed as applicable next to each location.</p>	
Languages	English	

Locations – CAMBRIDGE				
Name	Contact Info	Seek to Serve	Capacity to Serve	Eligibility
Langs Farm Association	1145 Concession Road Cambridge, ON N2C 2L9 Tammy Saunders (519) 653-1470 ext. 228	<input type="checkbox"/> Low Wage Individuals <input type="checkbox"/> Lowest Income Individuals	Appointment-only clinics run in March and April (typically 4 to 6 clinics depending on demand). Staffed by 4 volunteers. Can complete up to approximately 125 returns	Preston area residents
Preston Heights Community Centre	350 Linden Drive Cambridge, ON N3H 5N7 Sandy Roxborough, Centre Director (519) 650-2971	<input type="checkbox"/> Low Wage Individuals <input type="checkbox"/> Lowest Income Individuals	3 appointment-only clinics run on 3 different evenings from 6pm to 9pm each March. Can serve up to 25 people per session	Preston Heights neighbourhood residents
Region of Waterloo Employment Resource Centre	150 Main Street Cambridge, ON N1R 1W5 To book appointments: (519) 740-5700 ext. 7829 Contact Bob Thiesz, the Region's Tax Clinic Program Coordinator, for other program information: (519) 883-2020	<input type="checkbox"/> Low Wage Individuals <input type="checkbox"/> Lowest Income Individuals	One of 3 locations run by the Region of Waterloo; served 854 in 2011. Clinics run Mondays and Wednesdays (this location) from 9am to 3:30pm by appointment only during March and April	
Salvation Army Community & Family Services	16 Shade Street Cambridge, ON N1R 4J5 Ask Receptionist for Major Roland Shea (519) 623-1221	<input type="checkbox"/> Low Wage Individuals <input type="checkbox"/> Lowest Income Individuals	Drop-off service runs from Feb. 27 to April 30, clients are called back when taxes are finished. Can	

			complete 300 returns or more, as needed	
YWCA Cambridge – Small Steps to Success	<p>52 Ainslie Street South Cambridge, ON N1R 3K3</p> <p>To book appointments: (519) 622-6550 ext. 115</p> <p>For general program information: Amy Slack, Program Coordinator (519) 622-6550 ext. 104</p>	<input type="checkbox"/> Low Wage Individuals <input type="checkbox"/> Lowest Income Individuals	<p>Clinics run 3 days per week in March and April. Appointments available Monday, Tuesday and Thursday from 1pm – 4pm. Drop off services and help filing back taxes also available year round on a case-by-case basis. Completed approximately 100 returns in 2011, unlimited capacity annually.</p>	Can serve individuals in need who do not meet the general income criteria, on a case-by-case basis

Locations – KITCHENER

Name	Contact Info	Seek to Serve	Capacity to Serve	Eligibility
Chandler Mowat Community Centre	<p>222 Chandler Drive Kitchener, ON N2E 1G6</p> <p>Jeremy Burke, Program Coordinator (519) 570-3610 jeremyb@houseoffriendship.org</p>	<input type="checkbox"/> Low Wage Individuals <input type="checkbox"/> Lowest Income Individuals	<p>3 to 5 appointment-only clinics per year during March and April (typically Mondays between 9am and 8pm). Staffed by 2-3 volunteers, can complete up to 100 returns</p>	Chandler Mowat neighbourhood residents
Courtland Shelley Community	<p>1064G Courtland Avenue East Kitchener, ON N2C 1K6</p>	<input type="checkbox"/> Low Wage Individuals <input type="checkbox"/> Lowest Income Individuals	<p>Clinics run twice annually in March; can complete</p>	Courtland Shelley neighbourhood residents

Centre	Doreen West-Gemmell, Program Coordinator (519) 571-7953 doreenwg@houseoffriendship.org		between 60 and 80 returns depending on varying number of participating volunteers	
Kitchener Downtown Community Health Centre (KDCHC)	44 Francis Street Kitchener, ON N2G 2A2 Nicole Wazir, Community Health Worker (519) 745-4404 ext. 234 nwazir@kdchc.org	<input type="checkbox"/> Low Wage Individuals <input type="checkbox"/> Lowest Income Individuals	2 half-day clinics run annually in March and April; full-year program for back taxes also available; 30 returns completed in 2011	KDCHC clients and outreach clients; back taxes clients must be referred by a KDCHC outreach or community worker
Lutherwood	165 King Street East Kitchener, ON N2G 2K8 Or 41 Weber St. West Kitchener, ON N2H 3Z1 Denise Muill (519) 743-2460 ext. 2225	<input type="checkbox"/> Low Wage Individuals <input type="checkbox"/> Lowest Income Individuals	Full day drop-off, walk-in clinic from 8:30 am to 4:30 pm in March, April and early May	All Waterloo Region residents
Region of Waterloo Employment Resource Area	235 King Street East Kitchener, ON N2G 2K8 To book appointments: (519) 883-2101 ext. 5675 Contact Bob Thiesz, the Region's Tax Clinic Program Coordinator, for other program information: (519) 883-2020	<input type="checkbox"/> Low Wage Individuals <input type="checkbox"/> Lowest Income Individuals	One of 3 locations run by the Region of Waterloo; served 854 in 2011. Clinics run Tuesdays and Thursdays (this location) from 9am to 3:30pm by appointment only during March and April	
The Working Centre	58 Queen Street South Kitchener, ON N2G 1V6 Contact Susan Collison for more program information: (519) 743-1151 ext. 173 susanc@theworkingcentre.org Or contact the reception	Low Wage Individuals <input type="checkbox"/> Lowest Income Individuals <input type="checkbox"/>	Drop-off, drop-in, and by-appointment service available during March and April. Processes back taxes and current returns. Served 150 in	

	desk: (519) 743-1151 Program website: http://www.theworkingcentre.org/tax-clinics.html		2011, and approximately 1000 in 2012. Services available year round on a case-by-case basis, contact agency for current capacity. Additional languages spoken: Punjabi, Hindi, Spanish, German, French, Urdu	
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Locations – WATERLOO

Name	Contact Info	Seek to Serve	Capacity to Serve	Eligibility
Erb Street West Neighbourhood Association	306 Erb Street West Waterloo, ON N2L 1W4 To book appointments: freetaxclinic@gmail.com Contact Linnea D'Silva, Family Outreach Worker, for other program information: (519) 880-9747	<input type="checkbox"/> Low Wage Individuals <input type="checkbox"/> Lowest Income Individuals	Clinics run one Saturday in March from 9am to 1pm at the First Baptist Church (address given). 3 years running the program with 10-11 volunteers per year. Served 140 in 2011, may run more clinics if need is there. Possibility of Hindi and Punjabi-speaking volunteers	
Region of Waterloo Employment Resource Area	99 Regina Street South Waterloo, ON N2S 4G6 Program Co-ordinator To book appointments:	<input type="checkbox"/> Low Wage Individuals <input type="checkbox"/> Lowest Income Individuals	One of 3 locations run by the Region of Waterloo; served 854 in	

	(519) 883-2101 ext. 5602 Contact Bob Thiesz, the Region's Tax Clinic Program Coordinator, for other program information: (519) 883-2020		2011. Clinics run Mondays, Wednesdays and Thursdays (this location) from 9am to 3:30pm by appointment only during March and April. Drop off services offered in 2012 through cheque pick-up window	
Sunnydale Community Centre	508H Sunnydale Place Waterloo, ON N2L 4T1 Linda Kruger, Community Resource Coordinator (519) 883-0410	<input type="checkbox"/> Low Wage Individuals <input type="checkbox"/> Lowest Income Individuals	Appointment-only clinics run in March on 2 different evenings from 6pm to 9pm. Can complete approximately 70 returns in a tax season	Sunnydale neighbourhood residents
University of Waterloo Accounting and Finance Student Association	Multi-Purpose Room Student Life Centre University of Waterloo Waterloo, ON N2L 3G1 taxclinic@uwafsa.ca	<input type="checkbox"/> Low Wage Individuals <input type="checkbox"/> Lowest Income Individuals	Drop-in tax clinics offered from 10am to 9pm on 3 consecutive days in March (usually Fri – Sun). No appointments necessary	University of Waterloo students and Kitchener-Waterloo community members
Laurier Accounting Association	Wilfrid Laurier University 75 University Ave Waterloo ON, N2L 3C5 taxclinic@laurieraccounting.com	<input type="checkbox"/> Low Wage Individuals <input type="checkbox"/> Lowest Income Individuals	Drop-in clinics offered on 2 days in March from 10am to 4pm. No appointments necessary	Laurier students
Information Last Updated	April 2012			

Income Tax Supports

7.2.2 Institute of Chartered Accountants

Program	Institute of Chartered Accountants Tax Clinics	Funded: Not funded. Run by volunteers from the Institute of Chartered Accountants of Ontario and supported by community agencies.		
Program Description	Free Chartered Accountant Tax Clinics operate in co-operation with a variety of agencies -- including food banks, charities, hospitals, senior centres and homes, community centres, social service agencies and libraries. The Institute of Chartered Accountants of Ontario offers additional support to these agencies by providing them with a honourarium based on the number of tax returns prepared.			
Seek to Serve	<input type="checkbox"/> Low Wage Individuals <input type="checkbox"/> Lowest Income Individuals			
Capacity to Serve	These tax clinics operate from mid-February until the end of March. Dates and times change are subject to change each year: contact the agency to find out current operating hours.			
Eligibility	Total household income must be below \$30,000 with dependents or below \$20,000 without dependents.			
Languages	English			
Locations				
Name	Contact Info	Seek to Serve	Capacity to Serve	Eligibility
The Office of Gary Goodyear, M.P.	1425 Bishop Street North, Unit 3 Cambridge, ON N1R 6J9 (519) 624-7440	<input type="checkbox"/> Low Wage Individuals <input type="checkbox"/> Lowest Income Individuals <input type="checkbox"/> Income Individuals	Can complete up to 300 returns. Appointment-only clinics run 2 nights per week in March, from 6pm to 9pm. Each clinic staffed by 3 volunteer accountants. Completed 260 returns in 2012. One staff member available year-	Cambridge residents

			round by appointment to fill out taxes.	
Mosaic Counselling and Family Services	1-887 Langs Drive Cambridge, ON N3H 5K4 (519) 743-6333	<input type="checkbox"/> Low Wage Individuals <input type="checkbox"/> Lowest Income Individuals		
Paulander Community Group	60 Paulander Drive Kitchener, ON N2M 5A5 (519) 741-1152	<input type="checkbox"/> Low Wage Individuals <input type="checkbox"/> Lowest Income Individuals		
KW Accessibility	105 University Street East Waterloo, ON N2J 2W1 (519) 885-6770	<input type="checkbox"/> Low Wage Individuals <input type="checkbox"/> Lowest Income Individuals	Can complete up to 160 returns. Appointment-only clinics run 2 nights per week in March, from 6pm to 9pm. Each clinic staffed by 4 volunteer accountants.	
Information Last Updated	March 2012			

Income Tax Supports

7.2.3 Certified General Accountants Association

Program	Certified General Accountants Association Tax Clinics	Funded: Not funded. Run by volunteers from the Certified General Accountants Association and supported by community agencies.
Program Description	<p>Certified General Accountants Association (CGAs) in the Waterloo Region offer free tax services to low-income senior citizens.</p> <p>These tax clinics operate only during tax season. Dates and times change are subject to change each year: contact the agency to find out current operating hours. Booking begins one month in advance of the clinic.</p>	
Seek to Serve	<input type="checkbox"/> Low Wage Individuals <input type="checkbox"/> Lowest Income Individuals	
Capacity to Serve	Appointment-only clinics are offered on one day in March at each location. Capacity to complete approximately 80 returns at each location.	
Eligibility	Serving only senior citizens who receive Canada Pension (i.e. Canada Pension Benefits, Old Age Security and/or disability benefits). Individual \$25,000 or less. Married or common-law \$30,000 or less.	
Locations	<p>Kitchener Public Library 251 Fischer-Hallman Road Kitchener, ON N2M 4X8 (519) 743-0271 ext. 255</p> <p>Rockway Centre 1405 King St. E. Kitchener, ON N2G 2N9 (519) 741-2507</p>	
Languages	English	
Information Last Updated	April 2012	

8. Trusteeships

8.1 Overview and Summary

There are two main types of trusteeships: 1) The Office of the Public Guardian and Trustee for individuals deemed incapable of managing their finances and 2) Voluntary trusteeship programs assist individuals to manage their finances until they are ready to manage independently. The focus of this inventory will be on voluntary trusteeships. A brief definition of each program is described below.

The Office of the Public Guardian and Trustee (OPGT) is part of Ontario's Ministry of the Attorney General and manages the financial affairs of people assessed as incapable who have no one else who is authorized to do so.

(<http://www.attorneygeneral.jus.gov.on.ca/english/family/pgt/>). As a public guardian, the OPGT makes all the financial decisions and conducts transactions including receiving and depositing income, making investments, maintaining and selling property, applying for benefits, filing tax returns, paying bills and acting in legal proceedings.

Voluntary trusteeship programs are those in which an appointed guardian assumes responsibility for receiving income and paying expenses on behalf of an individual. Trusteeships have been used to assist individuals who experience homelessness as a means of building financial stability for program clients. Ideally, strategies are put in place to restore progressive degrees of individual control over his or her resources.

One voluntary trusteeship program exists in Waterloo Region at Cambridge Shelter Corporation. This program is intended to support people who are experiencing or have a history of homelessness.

8.2 Programs

8.2.1 Cambridge Shelter Corporation

Program	Voluntary Trusteeship	Since: 2005	# Served in 2010: 63
		Funded: Within existing funding	
Program Description	<p>“Provides voluntary trusteeship to individuals in Cambridge, in particular to individuals who have stayed at The Bridges shelter and/or are living in the subsidized units located at The Bridges. In order to be approved for a subsidized unit at The Bridges, individuals must participate in the trusteeship program. The trustee receives each individual’s monthly income, pays the bills and set up a budget. The trustee then meets with each participant to discuss the budget and work out a payment plan for the money left over after expenses are paid. Each participant then comes in throughout the month at agreed upon times, to pick up his or her money.”</p>		
Seek to Serve	<input type="checkbox"/> Low Wage Individuals <input type="checkbox"/> Lowest Income Individuals <input type="checkbox"/> Life Change		
Capacity to Serve	75-80		
Eligibility	Live in Cambridge or surrounding area. Particular consideration given to residents or former residents of The Bridges, or residents living in subsidized units located at The Bridges		
Languages	English		
Locations	Cambridge Shelter Corp. 26 Simcoe Street Cambridge, ON N1R 8P2		
Contact Information	Carol White, Intake Supervisor & Trustee Administrator (519) 624-9305 ext. 105 carol@cambridgesheltercorp.ca		
Information Last Updated	May 2012		

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