ABLE- Accessing Income
Boosting Benefits and Credits

Tanya Raso
November 2, 2015
Jane Finch Community and Family Centre

Our Mission- We are a community based organization driven by passion innovation and a strong commitment to social justice, community engagement and collaboration.

Our Vision- Our vision is a healthy Jane-Finch Community -strong, inclusive, socially and politically active through diversity, opportunity and participation.

- COMMUNITY OFFICE
- FEPS-FINANCIAL EMPOWERMENT & PROBLEM SOLVING
- OEYC-ONTARIO EARLY YEARS CENTRE
- THE SPOT-YOUTH
- COMMUNITY MENTAL HEALTH
- SOCIAL JUSTICE
- SENIOR PROGRAMS
- SETTLEMENT
- CENTRE FOR GREEN CHANGE
- ANC-ACTION FOR NEIGHBOURHOOD CHANGE
**THEORY OF CHANGE**
Better financial outcomes, decisions and security for low income people.

**MEDIUM TO LONG TERM OUTCOMES**
- Residents have the knowledge to be effective financial decision-makers
- Knowledge of financial systems and ability to navigate the systems
- Increased capacity to create realistic plans and implement financial strategies
- Make decisions appropriate to current lifecycle stage

**SHORT TERM OUTCOMES**
- Improved financial knowledge
- Improved confidence in financial literacy skills
- Reduced stress, intimidation, and vulnerability to predators
- Increased awareness of rights and options
- Access to systems and supports for accessing them, across cultures

**PROGRAM INTERVENTIONS**
- Workshops
- One-to-one support
- Coaching to problem-solve
- Advocacy
- Program development
- Basis financial management training
- Accessible and language specific resources and information
- Income tax clinics/filing assistance

**ASSETS**
- Residents want to improve their financial literacy
- Residents are able to make financial changes with enhanced knowledge
- Residents utilizing FEPS improve their financial situations and share that information with others
- Residents are resourceful

**COMMUNITY CONTEXT**
- Low income residents may not have knowledge about their entitlements
- Systemic barriers often impact how residents leverage support
- Prior to FEPS, residents did not have access to free income tax services and often paid large fees
- Residents lacked understanding about the impact of money-lending and interest rates

**THEORY OF CHANGE – Financial Empowerment and Problem-Solving**
Better financial outcomes, decisions and security for low income people.
KEY LEARNINGS

- Participants and community workers have learned a great deal about Canada Revenue Agency
  - The credits available to families
  - Maximizing their benefits/credits.
  - Accessing retro active amounts
  - Lowering debt by applying for Tax payer relief program
  - Disability Tax Credit Certificate

- The importance of increasing knowledge and skills around Financial Literacy in order for participants to become better advocates for themselves.

- Importance of partnerships
  - CVITP, gave agency software 10 years of Income tax programs
  - Computers to increase ability to serve more participants.
  - A liason to support staff and volunteers during tax clinic

- Volunteers
  - Importance of training volunteers with the software
  - Shadowing staff
  - Sensitivity training to learn about the participants that we serve
Challenges

• Language barriers
• Fear of immigration Status
• Funding
• Cashing Government cheques (Predatory Lending institutions)
• Biggest challenge is participants and staff on occasion misinforming one another when they are not 100% sure of the information being shared.
Research Reports/Tools

openpolicyontario.com
The Working Poor in Toronto Region
John Stapleton

Yorku.ca
Engaging Marginalized Youth in Financial Literacy Programs
Imo Ek-Udofia and Brenda Spotton Visano

Janefinchcentre.org
Financial Literacy E-Book english/spanish
Contact Information

Tanya Raso
FEPS Worker
Jane/Finch Community & Family Centre
416-663-2733

• Email: tanyal@janefinchcentre.org
• Website: www.janefinchcentre.org