1 in 10 Calgarians live in poverty
(127,000 Calgarians)

1 in 3 Calgarians worry about being able to pay for housing and basic needs
(404,946 Calgarians)

77,000 Children in Alberta live in poverty
2010

Federal Finance Minister calls for report on the financial literacy of Canadians

Calgary elects a Mayor with a poverty reduction platform
2011

Calgary Poverty Reduction Initiative = enough for all (2015)
"You know, I have always simply been of the view that my neighbour’s strength is my strength."

~ CPRI Immigration Constellation Group Member
enough for all

WHAT IS OUR CITY-WIDE GOAL?

REDUCE POVERTY in Calgary by 50% by 2023

1. All Calgary communities are strong, supportive and inclusive
2. Everyone in Calgary has the income and assets needed to thrive
3. Everyone in Calgary can easily access the right supports, services and resources
4. All aboriginal people are equal participants in Calgary’s prosperous future
2014

Financial Futures Calgary endorses
Financial Empowerment Framework and Measures
2015

Financial Empowerment
United to reduce debt, grow savings, build assets.
Financial Empowerment
United to reduce debt, grow savings, build assets.

**REDUCE DEBT**

**SAFE & AFFORDABLE FINANCIAL PRODUCTS**
Significantly reduce demand for payday loans.

**BASIC NEEDS ASSISTANCE**
Assist people facing emergencies such as eviction or disconnected utilities.

**GROW SAVINGS**

**TAXATION & GOVERNMENT BENEFITS**
File taxes and access benefits.

**FINANCIAL COACHING**
Practical money management help in neighbourhoods.

**BUILD ASSETS**

**EDUCATION SAVINGS**
Open RESP for children in Calgary.

**LEARNING & EARNING**
Grow money saving skills for tangible assets (tuition or tools for work).
### Phase 1: Short-Term Targets (2015 - 2018)

**Projected to reach 16,100 Calgarians**

<table>
<thead>
<tr>
<th>Category</th>
<th>Target</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic Needs Assistance</td>
<td>4,400</td>
<td>Calgarians in crisis access support</td>
</tr>
<tr>
<td>Safe &amp; Affordable Financial Products</td>
<td>500</td>
<td>Safe loans provided</td>
</tr>
<tr>
<td>Financial Coaching</td>
<td>600</td>
<td>People receive financial coaching</td>
</tr>
<tr>
<td>Taxation &amp; Government Benefits</td>
<td>4,000</td>
<td>People file their taxes</td>
</tr>
<tr>
<td>Education Savings</td>
<td>6,200</td>
<td>RESPs opened for children in Calgary</td>
</tr>
<tr>
<td>Learning &amp; Earning</td>
<td>400</td>
<td>Individuals receive matched savings</td>
</tr>
</tbody>
</table>

### Phase 2: Long-Term Targets (2019 - 2023)

**Projected to reach 45,600 Calgarians**

**Impact projected for financial coaching:**
- Decreasing the debt of low-income Calgarians by $7.14 million
- Increasing savings by $1.16 million for approximately 2,400 Calgarians by 2023
major lessons
Create a space to start quiet action (out of the spot light)
2

Capture your work in words and numbers to tell your story
3. Project your impact to capture your AUDIENCE

Create line of sight to the RESULTS that can be achieved and the ROLE they can play
major lessons