



**Financial Empowerment and
Problem Solving (FEPS) Project:**
Year 1 Report (July 1, 2015-March 31, 2016)

May 31, 2016



The Financial Empowerment and Problem Solving (FEPS) project is generously funded by the Government of Ontario and is delivered in partnership with:



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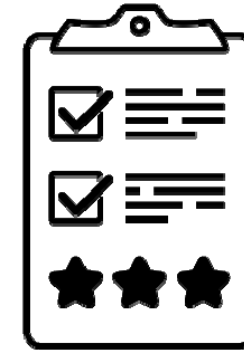
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Executive summary

Year 1 of the Government of Ontario-funded FEPS Project was successful and yielded many accomplishments. FEPS was sustained in three Toronto sites. Two new sites were selected, oriented to the FEPS model and became operational. All five sites received training. An interim data collection tool was launched, enabling improved data collection.



Executive summary



Government of Ontario funding has supported the ongoing delivery of the FEPS program in three Toronto neighbourhoods by West Neighbourhood House, the Jane Finch Community and Family Centre and the Agincourt Community Services Association.

It has also supported FEPS expansion to two new sites – EBO Financial Education Centre/Centre d'éducation financière in Ottawa and The Working Centre in Kitchener-Waterloo.

The first nine months (July 1, 2015 to March 31, 2016) of this project have laid the groundwork for success, as the project partners collectively worked to select, orient and train the two new sites and new Toronto site staff.

Building on past evaluation and data collection tools, improved data collection measures were also developed and implemented, including an interim data collection tool that has improved consistency and comparability of data across the FEPS sites.

The five sites provided FEPS services to over **6,400** participants during this reporting period. Almost all targets were achieved and surpassed for workshops, outreach, income tax clinic participants, and one-on-one problem solving services.

FEPS project overview

Developed in 2003, the FEPS program helps individuals living on low-incomes move towards greater financial security through individualized services. FEPS sites also promote policy and regulatory change and build the capacity of other organizations to support low-income people with their money matters. The FEPS program now includes five program sites in Ontario.



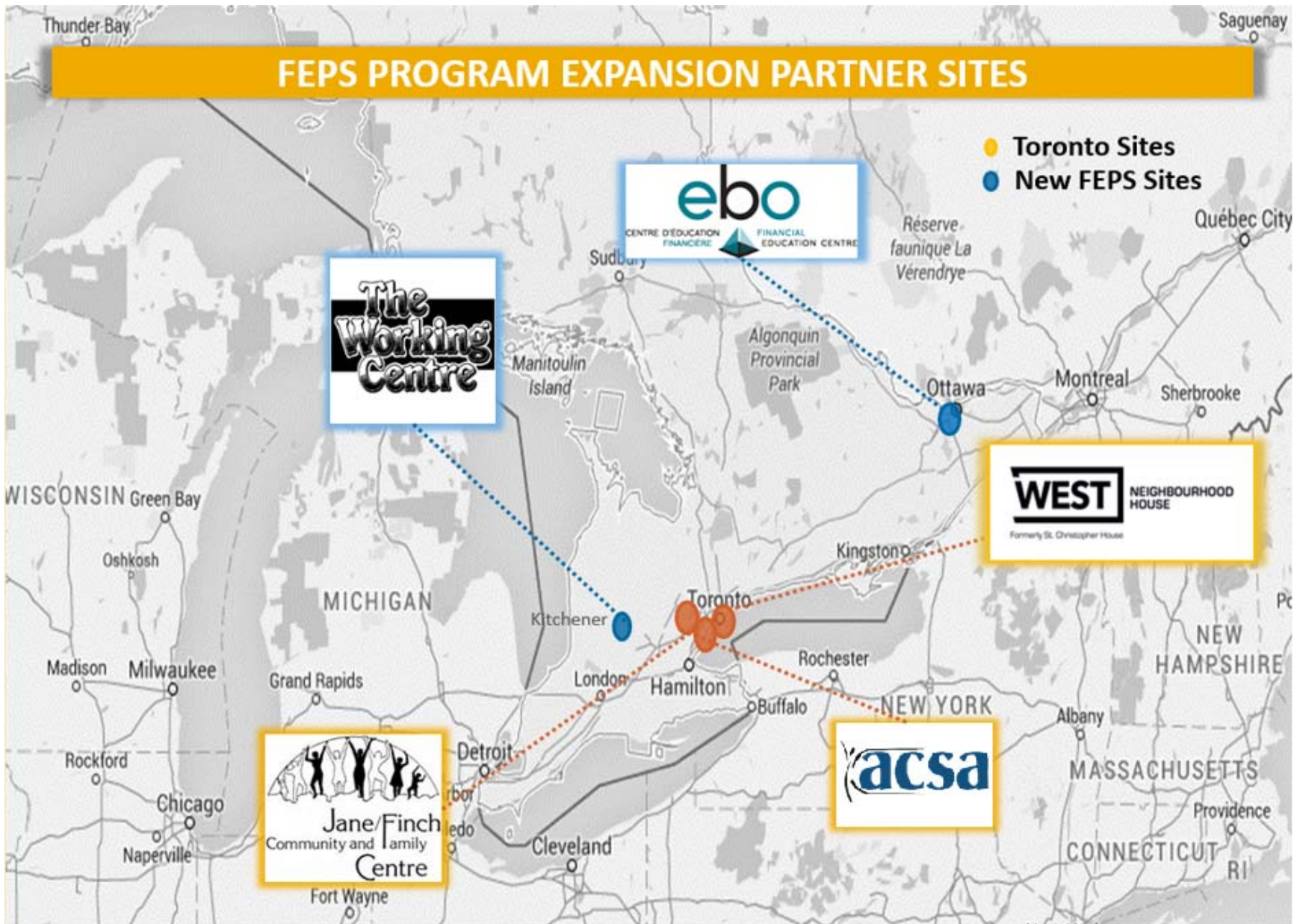
FEPS Project overview

The FEPS Program was developed over a decade ago by West Neighbourhood House.

With the support of the United Way of Greater Toronto, West Neighbourhood House (West NH) subsequently partnered with Jane Finch Community and Family Centre (JFCFC) and the Agincourt Community Services Association (ACSA) to expand the FEPS program to two additional Toronto neighbourhoods.

Through the Financial Empowerment and Problem Solving (FEPS) Project, funded by the Government of Ontario, these organizations partnered with Prosper Canada to expand the FEPS Program to two additional sites in Ontario. Effective January 1, 2016, EBO Financial Education Centre/Centre d'éducation financière (EBO) in Ottawa and The Working Centre (TWC) in Kitchener-Waterloo began offering FEPS services.





Background: What is FEPS?

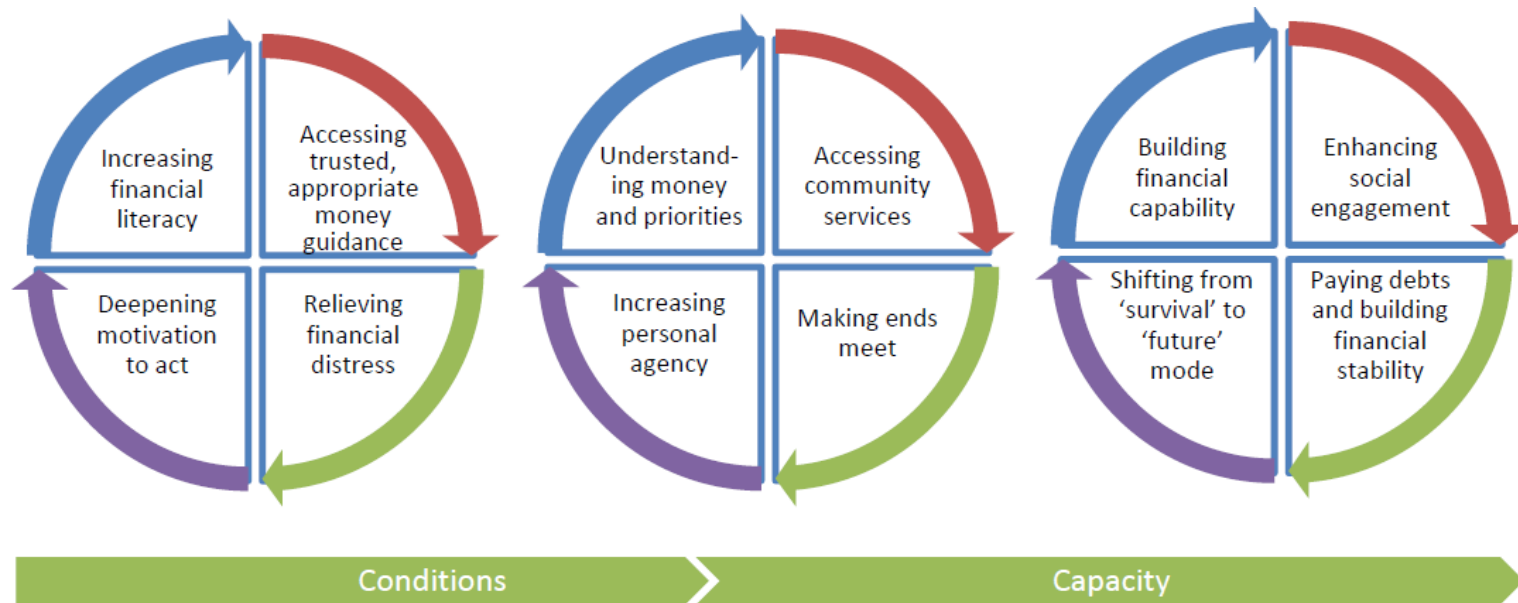
The FEPS model aims to enable individuals living on low incomes to improve their financial situations in the short term by accessing government benefits and, over time, to build their financial capability so that they can achieve a greater degree of financial stability. This model “...also helps participants to cope with life on very low incomes, to alleviate the effects of poverty, and to promote improved well-being.”¹

In short, FEPS staff “...use finances as an entry point for creating the conditions and capacity for low-income individuals to build a foundation for social and economic inclusion.”²

FEPS staff and volunteers help program participants to: file tax returns; address debt problems; access social assistance and other benefits; access appropriate banking services; manage and save money; and avoid financial fraud. Individualized services can include accompaniment, referrals, and advocacy with income support programs and financial service providers.

FEPS sites also: provide information, workshops and assistance to other non-profit community organizations; identify financial policy issues that adversely affect individuals living on low incomes; and promote policy and regulatory change through knowledge exchange, policy development and advocacy efforts.

Background: What is FEPS?



FEPS aims to move participants along a continuum towards greater financial stability.

FEPS participants can be roughly categorized as falling into one of the following “stages” when they first access services:

- **Stabilizing:** Participants are supported to reduce financial distress;
- **Coping:** Participants receive help to enable them to make ends meet on low income;
- **Sustaining:** Participants are supported to build a financial foundation for social and economic inclusion and long-term financial security.

FEPS participants

FEPS services reached over 6,400 participants between July 2015 and March 2016.

Participants came from diverse cultures and age groups, but all were living on low incomes.



Who participates in FEPS?

FEPS participants are drawn from diverse cultures and age groups.

A 2014 evaluation of the problem solving component of the FEPS program offers a snapshot of FEPS participants from the three Toronto sites:

- More females than males
- More than half born outside of Canada (although few had arrived within the past five years).
- Generally low level of educational attainment
- Most had extremely low household incomes - 79.4 per cent on some form of social assistance and 46.4 per cent earned less than \$10,000 annually.

Two-thirds of sample participants had no savings and interviewees reported that they often went into debt to feed their families and make ends meet.

Over three quarters had debts and many participants were unbanked or underbanked (not using their bank accounts). 18 per cent of participants had not filed their taxes in the last year and were, therefore, not accessing important income entitlements.

Most interviewees talked about the anxiety money created in their lives, and how overwhelmed they felt when they first came to FEPS.

Rita's story

A success story from the Agincourt Community Services Association (ACSA).

Rita came to file her 2015 tax return in March, 2016. Previously she had filed her taxes on her own and this was her first visit to ACSA's tax clinic. After filing the return, the FEPS Worker explained to Rita that, since she is over 65 years of age and owns a house, she is entitled to receive the Ontario Senior Homeowners' Property Tax Grant (OSHPTG) of approximately \$500.

Rita looked blank and surprised. She was not aware of such a benefit and had never applied for it since she turned 65, about three years ago. After verifying her income for the past three years, the Worker then explained to her that she was eligible for the OSHPTG for the past three years. An appointment was scheduled for her to come back in April to do the adjustment accordingly. The FEPS Worker helped her to do a tax adjustment, applying for the OSHPTG for tax years 2012, 2013 and 2014. Altogether Rita is expected to get approximately \$2,000 back, which she would not have received otherwise. As someone living on a low income, this additional funding is an important boost to Rita's annual income.



Anita and Joseph's story

Anita, Joseph, and their children arrived in Canada in 2013 as *Protected Refugee Claimants*.

All three of their children have disabilities. After receiving letters from the Canada Revenue Agency (CRA) they visited the Jane/Finch Community and Family Centre for assistance with understanding the documents. They were greeted by a FEPS Worker who explained that the letters were approvals for the Disability Tax Credit Certificate (DTCC) for their children. The FEPS Worker further inquired if they were receiving the Child Tax Benefit (CTB) and the Universal Child Care Benefit (UCCB); they indicated that they were receiving these benefits. However, after further probing, the FEPS Worker realized that the funds they were receiving were from the Ontario Trillium Benefit and GST/HST tax credit. The FEPS Worker explained that due to their protected status as refugees, they qualified for benefits that they were not currently receiving. Anita and Joseph had been misinformed by others and thought they were not eligible for those benefits.

The FEPS Worker filled out the CTB application and requested that retroactive amounts lost from previous years be considered for the children's CTB and DTCC amounts (once the CTB application was processed, the UCCB amount would be included in their retroactive refund as well). After completing the paperwork and accounting for all the benefits they were eligible for, they received a total of \$67,191.82.

Further meetings were scheduled to discuss setting up Registered Education Savings Plans for their children and inquire into the family's desire to potentially purchase a condo.

A young mothers' story

A success story from The Working Centre in Kitchener-Waterloo.



A young mother first visited The Working Centre's income tax clinic in 2015. During her visit, the woman shared with a volunteer that she had stopped receiving her GST, Ontario Trillium Benefit and Child Tax Benefit. She stated that she had received a letter from the Canada Revenue Agency (CRA) suggesting that her recent separation from her partner was part of the reason for the terminated benefits. The young mother desperately needed the benefits but was afraid to contact the CRA. The volunteer suggested the woman visit one of The Working Centre's financial specialists.

The woman returned the following year for support with filing her 2015 taxes. She had not contacted the financial specialist as encouraged during her first visit because she felt powerless about her situation with the CRA. After finishing her 2015 tax return she was encouraged to see a FEPS Worker and was told that this could possibly be a solution to her benefits ordeal with the CRA. Within 15 minutes she met with the FEPS Worker and explained her situation. Together she and the FEPS Worker called the CRA to sort out the issue. Following that pivotal phone call, the woman was granted her entitled benefits, which have made an enormous difference in this young mother's life.

John's story

A success story from EBO Financial Education Centre.

John is a 63 year old man who was referred to the FEPS program by the Ottawa Mission. John had been homeless for many years, but after hitting rock bottom, he decided to take control of his life. The Ottawa Mission helped him find a minimum wage job and obtain housing. John started receiving pay cheques for the first time in a while. Due to his long stint of unemployment however, he lacked appropriate knowledge about consumer protection and money management skills. As a result, he incurred interest charges from using the overdraft on his bank account. He also incurred a large additional charge on his cellphone bill because he exceeded his phone plan limitations.

John will be turning 64 this year and is feeling more optimistic about his financial situation. Thanks to the support of a FEPS worker, John drafted a sustainable budget to ensure he can cover his rent and utility expenses. With support through the FEPS program, John opened a savings account and filed an income tax and benefit return for the first time in more than 20 years. As a result he received a large working income tax benefit for 2015; more retroactive benefits are expected once he is able to file taxes for years 2006-14.

John is still visiting FEPS for ongoing budget management guidance, and EBO will continue to work with him in the coming year on a long term plan, as his 65th birthday is fast approaching.

Ayan's story

Ayan migrated to Canada in 2015 and was among the thousands of refugees fleeing Iraq.

Prior to this, she had experienced a number of personal successes, including studying in the USA and earning her MBA degree, and working for the United Nations to support victims of political and religious warfare in Iraq. Being one of many refugees during a time of heightened migration due to the devastating war in Iraq, Ayan struggled to settle in Canada. She was forced to stay in temporary homeless shelters because refugee shelters were full. Isolated from her community, Ayan faced great difficulty integrating into Canada.

When Ayan received a letter from Ontario Works requesting that she file her income taxes for 2015, she panicked. She sought support at the shelter only to discover assistance was unavailable due to a lack of expertise. Fortunately, a roommate referred Ayan to the West Neighborhood House where she was connected with a FEPS Worker. The Worker explained the importance of filing income tax and helped Ayan apply for a temporary Social Insurance Number, which is required for tax filing. The FEPS Worker then guided Ayan in completing her tax forms. Given Ayan's precarious financial situation, the free service provide through FEPS made filing her taxes possible. The assistance Ayan received through FEPS was an important stepping stone in her journey to settle in Canada.



FEPS Staff person from West NH offering one-on-one problem solving

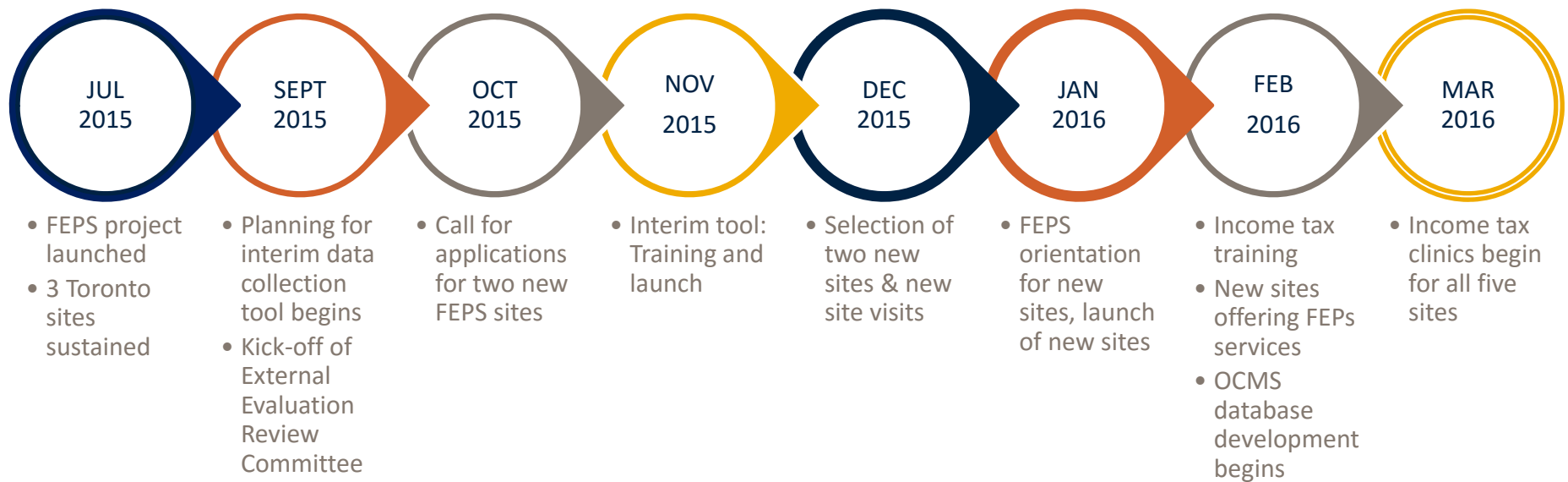
Key achievements



Over 6,400 participants received FEPS services across five sites between July 1, 2015 and March 31, 2016. Of these, over 3,000 were new clients to the FEPS program.

Almost all targets were achieved and surpassed for workshops, outreach, income tax, and problem solving services.

Timeline



Following the FEPS Project launch (July 2015), we issued an open call for applications for two new FEPS sites (October). After a rigorous selection process, The Working Centre (Kitchener-Waterloo) and EBO Financial Education Centre/Centre d'éducation financière or "EBO" (Ottawa) were chosen and announced in January 2016. This was followed by site visits, orientation, training and launch of the new sites which began offering FEPS services in February 2016.

Prosper Canada worked with FEPS partners to develop an interim data collection tool that was launched in December 2015. This tool served as an interim solution while a permanent database was being developed.

Training

July 1, 2015 to March 31, 2016

In Year one of the project, all five sites enhanced their ability to support FEPS participants through training and peer knowledge sharing.

In November 2015, Toronto FEPS sites were trained on the interim data collection tool. These sites received ongoing support for the use of this tool through March 2016.



FEPS staff training at Prosper Canada (February 2016)

The Toronto sites, led by West NH and supported by Prosper Canada, were instrumental in developing and delivering training to the new FEPS sites. Trainings took place in February 2016 and a range of topics relating to taxes and tax filing were covered, including myths and realities about taxes, best practices for hosting tax clinics, and tax benefits available to people living on low incomes. Training enabled new sites to meet the project expectation of offering FEPS programs by March 1, 2016. Additionally, they ensured that all sites were prepared and able to offer income tax clinics for the 2016 tax season. This training also marked an important milestone in that it brought representatives from all sites together to collaboratively learn from each other's varied experiences and start to develop a community of practice that we continue to work on building.

Data collection

July 1, 2015 to March 31, 2016

One of the legacies of the FEPS Project will be improved measures for collecting and comparing data across sites. Over the past nine months, data collection improvements included:

- **Systematizing data collection process across all sites**—establishing consistent data definitions, properties and collection points, including demographics, services and outcomes.
- **Creating an interim data collection tool** in MS Excel to capture data and ensure data consistency at the three Toronto sites already operating when the project was launched. The interim tool facilitated automatic data migration to the permanent project database, minimizing manual entries and transition error.
- **A reporting dashboard** built into the interim tool to help extract quantitative results
- **Selecting OCASI’s Client Management System (OCMS) for our database** and successfully negotiating customization and a service contract.



Performance against targets

July 1, 2015 to March 31, 2016

The FEPS sites met, and in most cases exceeded, all project targets with respect to: total people served by the FEPS program, new participants, new people served (all stages), workshops, workshop participants, outreach and community events participants.

The target for *people served* was exceeded by 22 per cent overall, and by **24 per cent** for *stabilizing* and **14 per cent** for *coping* participants respectively.

The overall target for income tax participants was surpassed by over **929** participants or **34 per cent**.

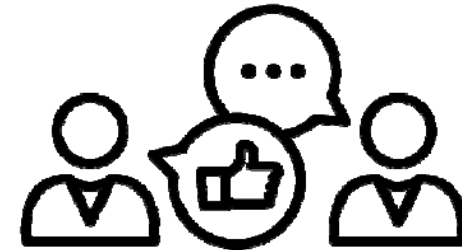
The targets for the Toronto sites for *one-to-one problem solving (sustaining)*, and *income tax clinic participants* were not met; the reasons for these shortfalls are explained on the next slide.

Please see Appendix 1 for details of performance against targets for Year 1 and the target definitions

“We are thrilled that we have been able to do so much more work thanks to our partnership with Prosper Canada and funding from... [the Government of Ontario]. The level of community impact that the FEPS program is having is significant...” (Jen Smerdon, The Working Centre)

Performance against targets

July 1, 2015 to March 31, 2016

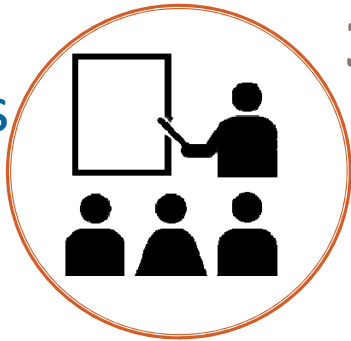


Toronto sites delivered double the number of workshops anticipated in response to high demand. However this resulted in less staff time available for one-on-one problem solving at the sites, which in part, impacted ability to reach the targets set in other categories.

Toronto sites achieved 74 per cent of their estimated target for one-on-one problem solving participants in the sustaining category. This was due to fewer participants in this category seeking support and/or fewer participants advancing into this stage along the continuum towards greater financial security.

Total performance for all sites exceeded the same year income tax clinic target by 34 per cent. It appears that Year 1 income tax clinic targets are based on prior results from a full tax season (i.e. March and April), while Year 1 reporting is only for the month of March. Although Toronto sites were five percent short of their Year 1 income tax clinic target, we expect Toronto sites to exceed their target when both months are taken into account.

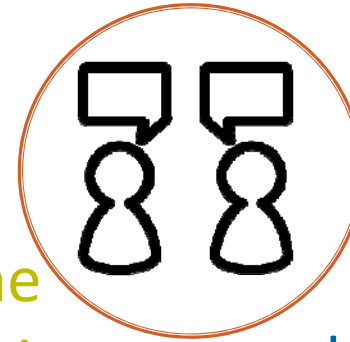
workshop
participants
650



workshops

38

one-on-one
problem solving
1,772



total dollars
accrued
\$13,978,730

people served at
tax clinics
(during tax season)
3,649

6,433 participants received
FEPS support and services
from the five sites
(of which 3,075 were new participants)



outreach &
community
events
16



362
outreach &
community
event
participants

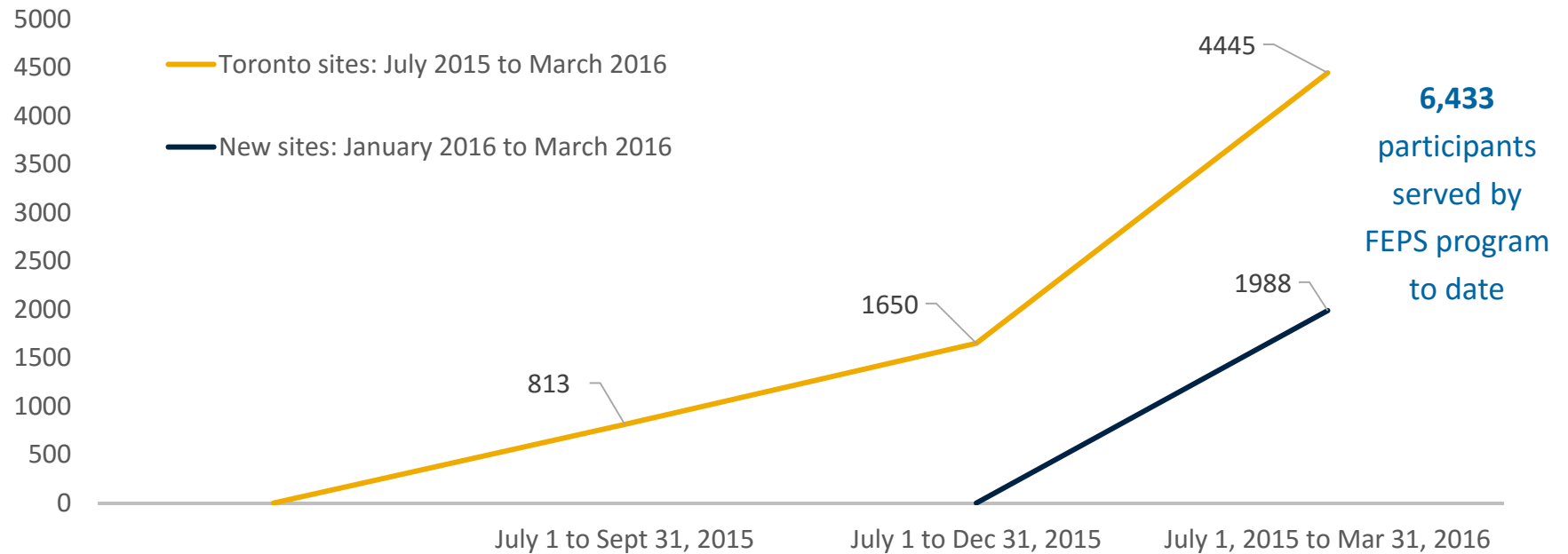
Total income tax
\$ 10,465,827
+
Total benefits
\$ 3,512,903

Images courtesy of <https://thenounproject.com/>



Total people served by the FEPS project¹

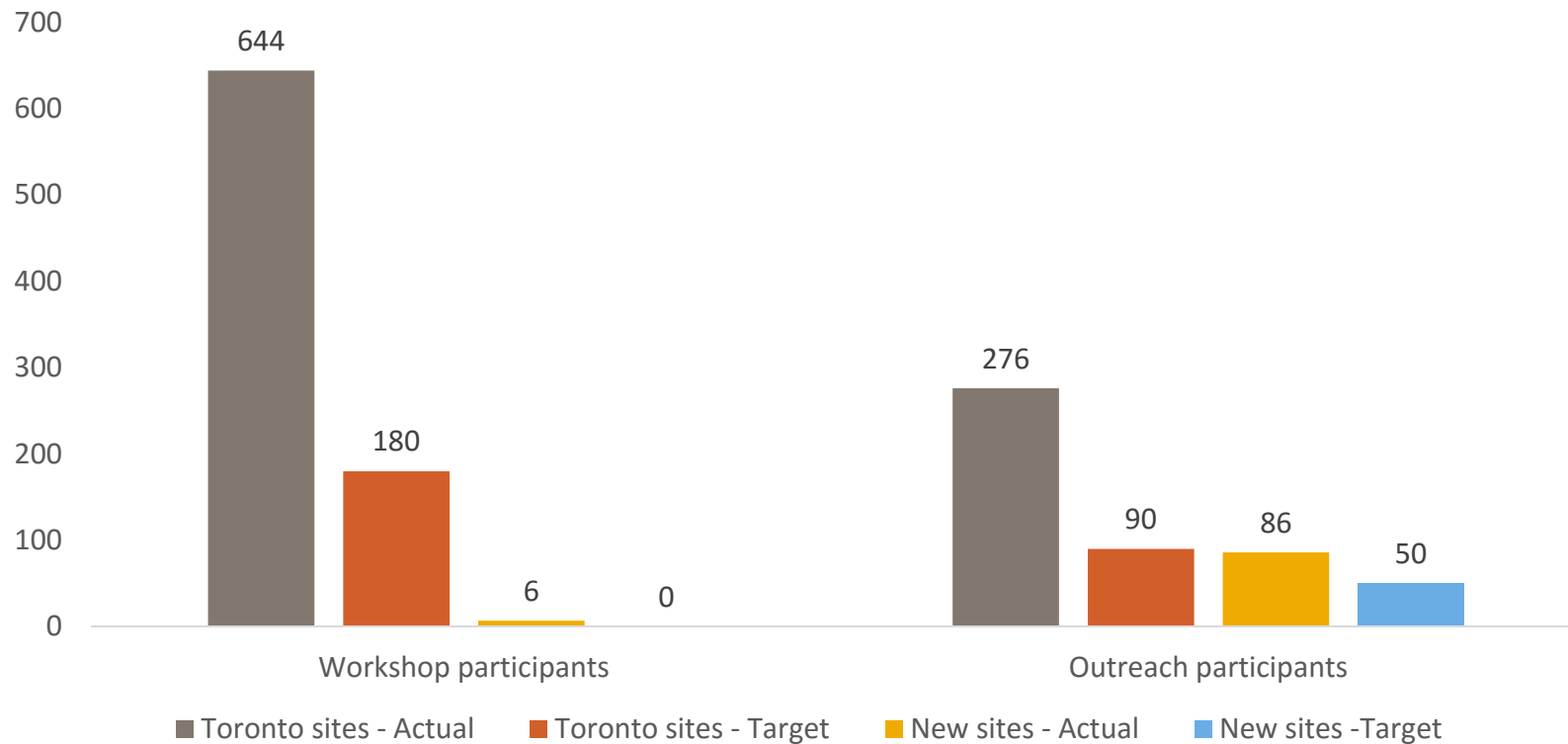
Cumulative totals from July 1, 2015 to March 31, 2016



¹ Includes total one-on-problem solving participants served plus total workshop participants plus total outreach and community event people served plus total people served through same day income tax clinic services. There may be some double counting of Toronto site participants between the three data points, as participants using FEPS services over the course of more than one project quarter may be counted more than once if they moved between stages.

Actual vs target performance

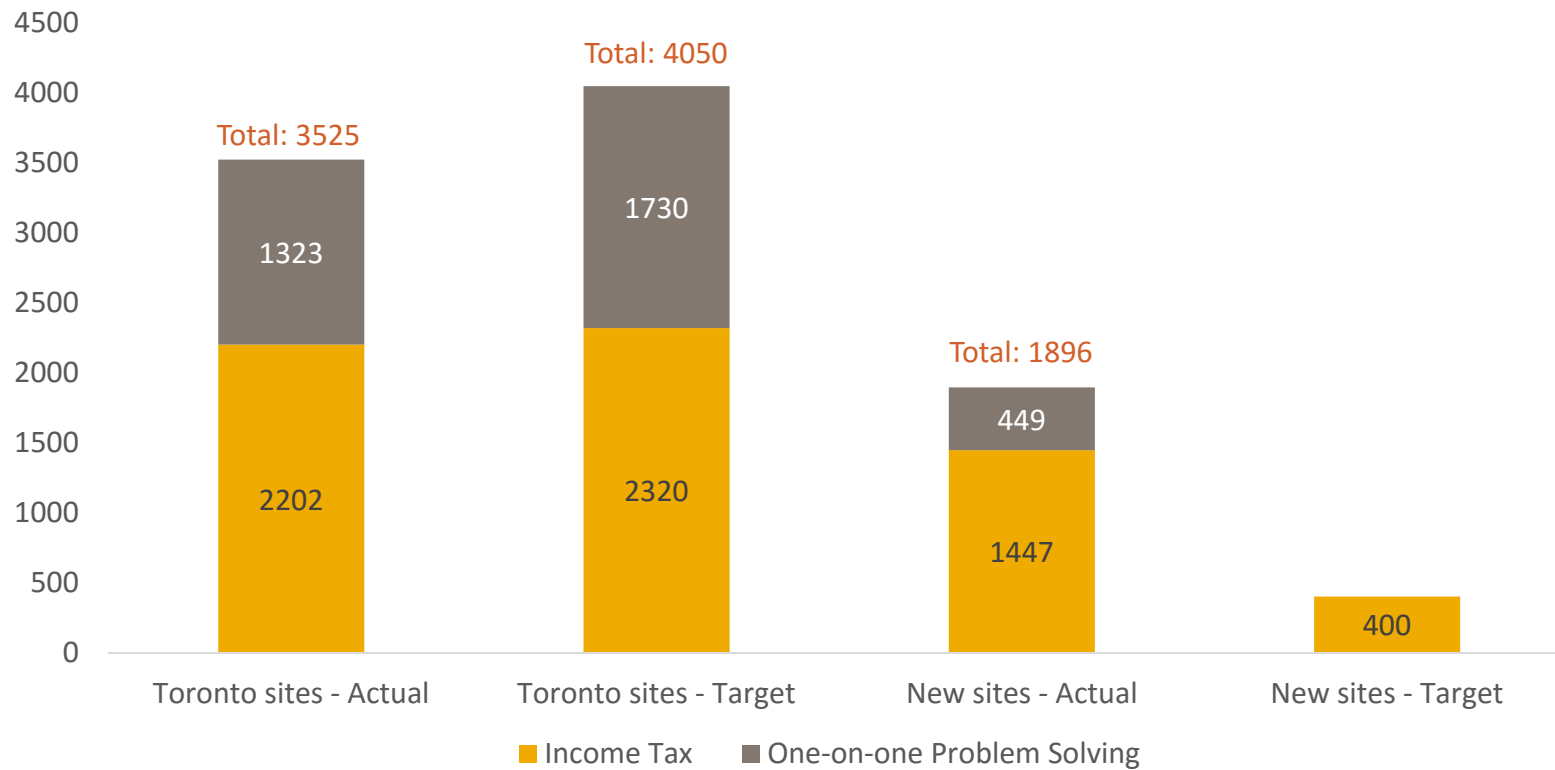
Workshop and Outreach participants



section 01 section 02 section 03 section 04

Actual vs target performance

FEPS Problem Solving Services



section 01 section 02 section 03 section 04

Key learning



Ongoing technical assistance was identified as a need by new sites and is now being piloted. New data collection methods have enabled more consistent and accurate data collection across sites, but also highlighted issues with the targets that were set.

Key learning

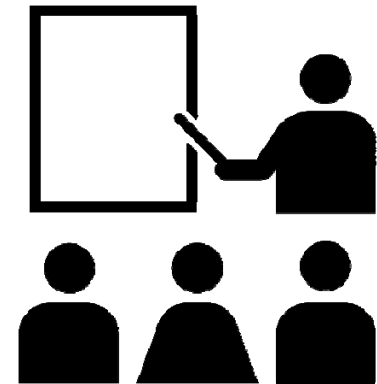
This project has demonstrated the demand for money matters services for people living on low-incomes in 3 cities, the abilities of the partners to share and build knowledge and skills to expand FEPS to other municipalities, the documentation of training modules and best practices, and the standardization of data collection with a shared database.

Project partners identified the following key learning from the first year of the project:

- **Selection of new sites:** the ability of the new sites to meet (and exceed) targets is the result of selecting highly qualified organizations that have experience working around the money matters of people living on low incomes; the selected organizations were able to quickly start incorporating the FEPS model into their programming and also have the reputation in their respective communities to attract participants without the need for extensive outreach.

Key learning

- **Ongoing technical assistance:** Based on feedback from the Toronto and new sites, it was agreed that the new sites would benefit from access to Toronto sites on an as-needed basis for advice on issues they encounter in one-on-one-problem solving. Consequently, a process was developed and is being piloted starting in the April - July 2016 project quarter.
- **Data collection challenges:** The value of the data collection measures implemented through the *FEPS project* are recognized by all partners. However, there are several unintended consequences of the data collection, namely time needed for training, learning and data entry, which reduces the time staff have to work directly with FEPS participants. This was not taken into account when the original project targets were set. The partners have indicated that these time demands have impacted their ability to reach their targets.



Key learning

- **Limitations of the interim data collection tool:** With the interim tool, we were unable to capture the number of new clients accessing benefits through direct deposit banking and receiving new income benefits. However, the OCMS database will enable reporting on these items in the April-June 2016 quarterly report. Additionally, client satisfaction will be measured by the third party evaluator.
- **Potential need to revise some project targets:** Project targets were estimates based on the data available to Toronto FEPS sites at the time. Given the implementation of improved data collection measures, the Toronto sites now believe these estimates likely reflected the number of individual FEPS visits rather than the number of unique individuals served. As a result, the sites feel it would be better to derive targets for Year 2, from Year 1 actual data, rather than older, less reliable data. All sites feel, however, that current Year 2 income tax clinic targets are achievable.

Looking forward

Next steps for the FEPS Project include sustainability planning across all five sites, as well as reflecting on proposed targets and goals for Year 2.



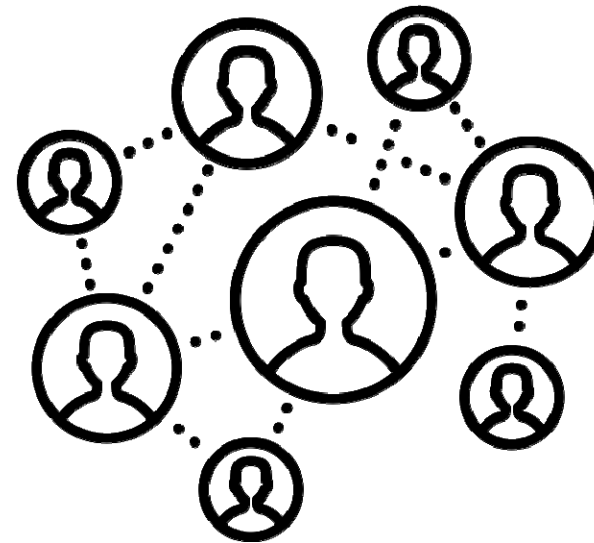
Looking forward

All 5 FEPS sites are actively seeking new funding to support continued delivery of their program post-2017, with support from Prosper Canada.

All sites continued to offer income tax clinics in April, with some sites extending these services into May and beyond to keep up with demand.

Prosper Canada trained all sites on the OCMS database in mid-May and the database was launched for use in late May.

New sites were also trained on one-on-one problem solving in May and we look forward to training FEPS managers in June on the reporting functions of the OCMS database.



We will use upcoming trainings and technical assistance to identify future training needs and continue to support and encourage knowledge exchange through the community of practice. We have scheduled quarterly calls with FEPS managers and will record challenges identified by FEPS staff.

Looking forward

A FEPS digital manual is currently in development. We have dedicated a portion of the microsite to host: a FEPS operations manual, program foundation documents, and knowledge and training resources.

Data collection by the third party evaluators is actively underway. Tax clinic and one-to-one problem solving participant surveys, key informant interviews, site visits, and identification of potential case study participants are all taking place April 1 to June 30, 2016. All sites are enthusiastic about the data and learning these evaluation activities will produce, but have noted that evaluation activities add to their workload and ultimately impact the number of participants they are able to serve.



Appendices



Appendix 1.1

Outcome results – Actual vs target performance

Table 1: People served²

Stages	Targets ¹			Actuals			Variance		
	Tor. sites	New sites	All 5 sites	Tor. sites	New sites	All 5 sites	Tor. sites	New sites	All 5 sites
Stabilizing	3,735	400	4,135	3,249	1,896	5,145	-486	+1,496	+1,010
Coping	180	n/a	180	205	n/a	205	+25	n/a	+25
Sustaining	135	n/a	135	71	n/a	71	-64	n/a	-64
Total Year 1	4,050	400	4,450	3,525	1,896	5,421	-525	+1,496	+971

“People served” Definition: Participants served by same year income tax clinics plus participants that received one-on-one services.

“People Served” Analysis: Total targets were exceeded for people served in the sustaining and the coping stages. At the Toronto sites, the number for people served in the stabilizing and sustaining stages fell short of the target estimates by a total of 13% caused by increased demand for workshops, and overestimation of people served and income tax clinic participant targets (detailed in slide 22, 32 and 33).

Table 2: New people served

Stages	Targets ¹			Actuals			Variance		
	Tor. sites	New sites	All 5 sites	Tor. sites	New sites	All 5 sites	Tor. sites	New sites	All 5 sites
Stabilizing	700	400	1,100	991	1,896	2,887	+291	+1,496	+1,787
Coping	90	n/a	90	135	n/a	135	+45	n/a	+45
Sustaining	45	n/a	45	53	n/a	53	+8	n/a	+8
Total Year 1	835	400	1,235	1,179	1,896	3,075	+344	+1,496	+1,840

“New people served” Definition: New FEPS participants that received one-on-one services (Toronto and new sites) plus new FEPS participants served at same year income tax clinic (new sites only)

“New people served” Analysis : All sites exceeded target estimates for new people served in the stabilizing, coping and sustaining categories.

¹ As per Schedule G of the FEPS Agreement 2015-2017

² Note that some duplication may occur in the number of people served as participants progress through the three stages over various quarters.

Appendix 1.2

Outcome results – Actual vs target performance

Table 3A: Workshops

Stages	Targets ¹			Actuals			Variance		
	Tor. sites	New sites	All 5 sites	Tor. sites	New sites	All 5 sites	Tor. sites	New sites	All 5 sites
Stabilizing	9	n/a	9	18	1	19	+9	+1	+10
Coping	7	n/a	7	19	n/a	19	+12	n/a	+12
Total Year 1	16	n/a	16	37	1	38	+21	+1	+22

“Workshops” Definition: Number of basic workshops (stabilizing) delivered plus number of customized (coping) workshops delivered.

“Workshops” Analysis: Toronto sites exceeded their target by 200%; as noted in the *Performance against targets* section of this report. Greater number of workshops were offered due to community demands.

Table 3B: Workshop participants

Stages	Targets ¹			Actuals			Variance		
	Tor. sites	New sites	All 5 sites	Tor. sites	New sites	All 5 sites	Tor. sites	New sites	All 5 sites
Stabilizing	90	n/a	90	377	6	383	+287	+6	+293
Coping	90	n/a	90	267	n/a	267	+177	n/a	+177
Total Year 1	180	n/a	180	644	6	650	+464	+6	+470

“Workshop participants” Definition: Number of participants that attended basic (stabilizing) workshops plus number of participants that attended customized (coping) workshops

“Workshop participants” Analysis : All sites exceeded target estimates for workshop participants. Toronto sites exceeded workshop participant targets for stabilizing participants by over 300% and by these targets by over 190% due to increased demand from the community.

¹As per Schedule G of the FEPS Agreement 2015-2017

Appendix 1.3

Outcome results – Actual vs target performance

Table 4A: Outreach and community events

Stages	Targets ¹			Actuals			Variance		
	Tor. sites	New sites	All 5 sites	Tor. sites	New sites	All 5 sites	Tor. sites	New sites	All 5 sites
Stabilizing	3	4	7	12	4	16	+9	0	+9

“Outreach and community events” Definition: Number of outreach and community events, often aimed at raising awareness of financial issues.

“Outreach and community events” Analysis: All targets were exceeded.

Table 4B: Outreach and community events participants

Stages	Targets ¹			Actuals			Variance		
	Tor. sites	New sites	All 5 sites	Tor. sites	New sites	All 5 sites	Tor. sites	New sites	All 5 sites
Stabilizing	90	50	140	276	86	362	+186	+36	+222

“Outreach and community events participants” Definition: Total number of participants that attended outreach and community events at the stabilizing stage.

“Outreach and community events participants” Analysis: All targets were exceeded by a substantial margin.

Table 5: Income tax clinics: Participants during tax season

Targets ¹			Actuals			Variance		
Tor. sites	New sites	All 5 sites	Tor. sites	New sites	All 5 sites	Tor. sites	New sites	All 5 sites
2320	400	2720	2202	1447	3649	-118	+1047	+929

“Income tax clinics” Definition: Total number of participants served by same year tax clinics.
 Note: *This will also be counted in ‘People Served – Stabilizing’ category above from Table 1.*

“Income tax clinics” Analysis: All targets were met within 10%. As indicated in the *Performance against targets* section of this report, the income tax participants targets appear to be based on prior results from a full tax season (i.e. March and April), while Year 1 reporting is only for the month of March. We expect Toronto sites to exceed their target when both months are taken into account.

¹ As per Schedule G of the FEPS Agreement 2015-2017

Appendix 1.4

Outcome results – Actual vs target performance

Table 6: Total people served by the FEPS program

Indicator	Targets			Actuals			Variance		
	Tor. sites	New sites	All 5 sites	Tor. sites	New sites	All 5 sites	Tor. sites	New sites	All 5 sites
Total people served by the FEPS program	4320	450	4770	4445	1988	6433	+125	+1538	+1663
Total new participants	835	400	1235	1179	1896	3075	+344	+1496	+1840

“Total people served by FEPS” Definition: Total number of people that are served by the FEPS program including one-on-one problem solving, same day income tax clinic services, workshop participants and outreach and community event participants.

“Total people served by FEPS” Analysis: All targets were exceeded by a substantial margin

Table 7: One-on-one problem solving

Stages	Targets			Actuals			Variance		
	Tor. sites	New sites	All 5 sites	Tor. sites	New sites	All 5 sites	Tor. sites	New sites	All 5 sites
Stabilizing	1415	n/a	1415	1047	449	1496	-368	+449	+81
Coping	180	n/a	180	205	n/a	205	+25	n/a	+25
Sustaining	135	n/a	135	71	n/a	71	-64	n/a	-64
Total Year 1	1730	n/a	1730	1323	449	1772	-407	+449	+42

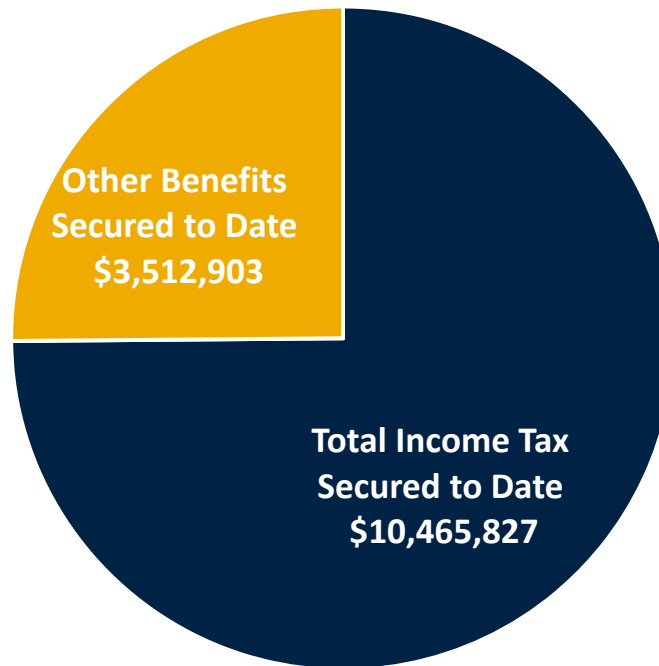
“One-on-one problem solving” Definition: Number of participants in stabilizing, coping, and sustaining stages that received one-on-one problem solving support.

“One-on-one problem solving” Analysis: Overall targets for all sites were exceeded for the stabilizing and coping stages. Additionally, targets were surpassed by the Toronto sites for participants in the coping stage and by new sites in the stabilizing stage. Targets were not met by the Toronto sites for participants in the stabilizing and sustaining stages; please refer to the *Performance against targets* section of this report for an explanation of the demands on the Toronto sites that contributed to these shortfalls.

Appendix 2

Total dollars secured for participants

July 1, 2015 to March 31, 2016



■ Total Income Tax Secured to Date ■ Other Benefits Secured to Date

Note: while the figures in the above tables are accurate to the best of the project partners' abilities, the *other benefits secured* figures are estimates. Additionally, the figure for *total income tax secured* is underestimated for one site and the figure for *other benefits secured* is underestimated for two sites due to data collection issues.

section 01 section 02 section 03 section 04 section 05 section 06 section 07

References

1. Pathways to Social and Economic Inclusion: An evaluation of the Financial Advocacy and Problem-Solving (FAPS)¹ Program Final Report. United Way Toronto, 2014. P.7.
2. Understanding the Financial Advocacy and Problem Solving (FAPS) Model. United Way Toronto, 2014. P.15.
3. The Noun Project, accessed May 2016, <https://thenounproject.com>.

¹FAPS is now known as Financial *Empowerment* and Problem Solving (FEPS)

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