

Financial Wellness in First Nations

Phase 2 Evaluation Report: 2023 - 2025



Acknowledgements

We extend our sincere gratitude to all those who made the Building Financial Wellness in First Nations project and this evaluation report possible.

We thank the Indigenous participants and community members who accessed services and shared their experiences. Your trust and willingness to provide feedback ensured this report reflects lived experience and real impact.

We deeply appreciate the First Nation communities, local leadership, and community staff and volunteers who welcomed this work, supported outreach, and helped ground services in community priorities.

We acknowledge the leadership and collaboration of AFOA Canada, Community Financial Counselling Services (CFCS), SEED Winnipeg, and Sudbury Community Service Centre (SCSC). Your expertise, adaptability, and commitment were central to service delivery, learning, and impact.

We gratefully acknowledge IG Wealth Management for its generous investment and commitment. The support enabled the expansion of culturally grounded, community-based financial help across First Nation communities.

Together, these contributions reflect the shared effort and partnership that underpin the project's success.

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Executive Summary

Project Overview

Phase one of the [Building Financial Wellness in First Nations](#) was launched in 2021 with support from IG Wealth Management to deliver culturally appropriate, community-based financial wellness services in First Nations communities across Manitoba and Ontario. Phase two, January 2024 to December 2025, expanded integrated, on-demand supports delivered through trusted partnerships between First Nations communities and community-based organizations, including Prosper Canada, AFOA Canada, Community Financial Counselling Services, SEED Winnipeg, and Sudbury Community Service Centre.

Evaluation Purpose and Approach

This evaluation presents the impacts of community-based financial help services and documents successes, challenges, and lessons learned to inform future program design, scaling, and long-term sustainability. Data sources included quarterly partner reports and a participant survey. Quantitative data was aggregated to assess reach and trends over time. Qualitative data was analyzed using thematic analysis.

Snapshot of Results

The project reached 62 First Nation communities and supported 10,143 Indigenous individuals. Key service results include:

- **Tax Filing:** 4,570 individuals supported; 7,416 tax returns filed; \$27,154,524 in estimated new income secured.
- **Remote Video Helpline:** 80 individuals supported through the Remote Video Helpline.
- **Access to Identification:** 2,121 individuals supported; 2,869 ID applications processed.
- **Financial Literacy, Coaching, and Counselling:** 1,356 individuals supported through one-on-one coaching/counselling; 2,096 individuals participated in financial literacy workshops.
- **Capacity Building:** 293 Indigenous staff and volunteers participated in training and professional development; 164 learning events were delivered; 22 communities/ Indigenous organizations participated in Community of Practice activities; 6 sessions were facilitated.

Key Insights for Scaling and Sustainability

Evaluation findings reinforce five core insights for future implementation and expansion:

- 1. Financial help services are essential** and in high demand, producing tangible financial gains alongside reduced stress and increased stability.
- 2. Trust is the gateway to access** and requires intentional relationship building, time, consistency, and community leadership, including trusted local changemakers.
- 3. Community-centred, co-designed services are most effective** and sustainable, strengthened by community ownership and capacity building.
- 4. Integrated, one-stop Super-Clinic models are a high-impact approach** to scale, improving convenience and wraparound access.
- 5. Scaling must account for real-world constraints**, requiring sustainable funding, flexible delivery models, blended in-person/remote approaches, strong coordination, and support for Indigenous-led service delivery where communities identify it as a goal.

Conclusion

Overall, the evaluation demonstrates that community-based financial wellness supports are highly effective and urgently needed. Strong partnerships, sustained community interest, and clear evidence of impact point to a significant opportunity to sustain, deepen, and expand this work, while maintaining a community-led, culturally grounded approach that supports long-term financial wellness.

Super-Clinic Definition

Super-Clinics are in-community events coordinated by a combination of social service organizations, government agencies, and local partners, creating a one-stop-shop for a range of services such as tax-filing, ID applications, benefits applications, and information requests.

Introduction

1.1 About the Building Financial Wellness in First Nations Project

Building Financial Wellness in First Nations was launched in 2021 with support from IG Wealth Management to deliver culturally appropriate financial wellness services in First Nations communities across Manitoba and Ontario. Following the initial two-year phase, a second phase was implemented from January 2024 to December 2025.

Services and supports offered through the second phase of this project included:

- **Tax Filing:** Free tax filing assistance to obtain refunds and benefits, including support to identify and access benefits beyond tax filing and overcome the barriers to accessing them through tax clinics and one-on-one sessions.
- **Remote Video Helpline:** The Remote Video Helpline is operated in Manitoba by Community Financial Counselling Services in collaboration with local partners, including SEED Winnipeg and the Canada Revenue Agency. These partner organizations serve as Remote Video Helpline “Ambassadors,” supporting community access, coordination, and on-the-ground setup to ensure individuals can connect with specialized support when in-person services are not available.
- **Access to Identification:** Facilitating free access to birth certificates, Social Insurance Numbers, and ID cards, including support to complete an application through one-on-one sessions and community drop-in events.
- **Financial Literacy, Coaching, and Counselling:** Financial help on topics such as budgeting, RESPs, banking, and sudden wealth through free financial literacy, coaching, and counselling, including in-person and virtual workshops (single and series) and one-on-one sessions.
- **Knowledge Sharing and Capacity Building:** Training and knowledge sharing events to build capacity and networks among First Nations community staff and volunteers and non-Indigenous partners through train-the-trainer programs, virtual sessions, and Community of Practice events.

1.2 Project Partners

The project relies on partnerships between First Nations communities and non-Indigenous community-based organizations, including: [Community Financial Counselling Services \(CFCS\)](#), [SEED Winnipeg \(SEED\)](#), [Sudbury Community Service Centre \(SCSC\)](#), [AFOA Canada \(AFOA\)](#), and [Prosper Canada](#).

Prosper Canada served as the project lead and provided overall project management support. AFOA was the project advisor, providing critical insights to support project implementation. CFCS, SEED, and SCSC served as Financial Empowerment implementation partners and worked with First Nations communities to deliver the project's services and supports.

As leaders in financial empowerment in Canada, project partners are committed to ensuring that First Nations across Canada have access to the financial empowerment services they need to build their financial wellness, which is understood as a holistic concept seen as living a good life and having a good mind built on Indigenous values, culture, and language.

1.3 Purpose of the Evaluation Report

The purpose of this report is to present the evaluation findings from phase two of the Building Financial Wellness in First Nations project. The report examines the reach, outcomes, and impacts of community-based financial wellness services, including tax filing, access to identification, financial literacy, coaching, and counselling, and capacity building. It also documents key successes, challenges, and lessons learned from project implementation to inform future program design, scaling, and long-term sustainability within First Nations communities.

Section 2.0

Evaluation Methodology

2.1 Data Collection

The following data collection sources were implemented:

- **Quarterly Partner Reports:** Partners submitted standardized reports providing quantitative data on service reach, volume, and types of supports delivered, along with qualitative insights on implementation successes, challenges, lessons learned, and stories of impact.
- **Participant Survey:** Following service delivery, participants were invited to complete a brief survey consisting of a single open-ended question: “How did today’s service(s) affect you?” This approach prioritized participant voice while minimizing response burden.

Together, these data collection tools captured both what was delivered and how it was experienced, ensuring the findings reflect service delivery while centring participant voices and community context.

2.2 Data Analysis

The data analysis used a mixed-methods approach to examine project reach, outcomes, and implementation learnings. Quantitative data from quarterly partner reports were aggregated to assess service volume, community reach, and changes over time, helping to identify trends and shifts across service areas such as tax filing, identification support, financial literacy, coaching, and counselling, and capacity building.

Qualitative data from participant surveys and partner reports were analyzed thematically to understand how participants experienced the services and the difference they made. Responses were coded into outcome-focused themes using participants’ own language. Partner reflections on successes, challenges, and lessons learned were analyzed thematically to identify common patterns and insights.

Throughout the report, n= indicates the number of responses indicated in the analysis or theme.

2.3 Data Limitations

As with all community-based evaluations, data limitations are expected and provide important context for interpreting the findings. The following limitations should be considered:

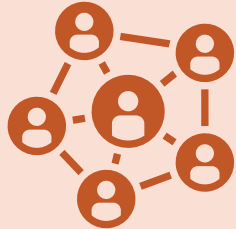
- **Reliance on Partner Reported Data:** Quantitative data was primarily collected through quarterly partner reports. Although common templates were used, differences in tracking systems and capacity may have led to minor inconsistencies or undercounts.
- **Scope of Participant Survey Data:** Participant feedback was collected through a single open-ended question at the point of service. This low-barrier approach supported participation but limited the ability to measure change over time or capture all participant experiences.
- **External Disruptions:** Wildfires, evacuations, postal disruptions, staffing changes, and connectivity challenges affected service delivery, follow-up, and data collection in some communities.
- **Evaluation Timeframe:** The evaluation focuses on short- to medium-term outcomes. Longer-term impacts related to sustained financial stability, community-led delivery, and systems change fall beyond the scope of this report.

Despite these limitations, the consistency of findings across data sources supports confidence in the overall conclusions.



Snapshot of Results

Overall Reach



62
First Nation
communities
received services

10,143
Indigenous
individuals
received one or
more services

*“You explained
everything very
clearly and made
me feel better.”*
~Participant

Tax Filing



4,570
individuals
were
supported
through
tax filing

7,416
tax returns were filed
\$27,154,524
in estimated new
income secured for
Indigenous individuals

Returns included multiple years filed or corrected, enabling access to refunds, retroactive payments, and ongoing benefits.

“Got caught up on taxes and got my money back. Very happy.”
~Participant

Remote Video Helpline



80
individuals accessed
support through the
Remote Video Helpline

“The [Remote Video Helpline] video session went really well. Thanks for helping me get my benefits sorted out without having to leave the community.”
~Participant

Access to Identification



2,121
individuals were
supported to access
identification

2,869
ID applications
were processed

*“Today’s services
made it very easy
to get my ID back.
Thank you.”*
~Participant

Identification support included birth certificates and related government ID, allowing access to benefits, income, employment, and services.

Financial Literacy, Coaching, and Counselling



1,356

individuals received one-on-one financial coaching or counselling

2,096

individuals participated in financial literacy workshops

Financial literacy, coaching, and counselling strengthened financial understanding, confidence, and decision-making through both individualized and group-based supports.



“Nobody ever explained my taxes to me or how I could apply for the Disability Tax Credit. You helped me understand everything.”

~Participant

Capacity Building

293

Indigenous staff members and volunteers attended training and professional development

22

First Nation communities or Indigenous organizations participated in Community of Practice events



164

trainings, webinars, or learning events were delivered to Indigenous learners

6

Community of Practice sessions were facilitated

Knowledge sharing and capacity building strengthened skills, learning, and collaboration.

Story of Impact

Story of Impact

A man in his mid-sixties reached out for support after a serious illness left him unable to continue his work. Following a long hospital stay, he fell behind on rent and was denied income assistance because his taxes were not up to date. With no income and few supports, he was facing the possibility of losing his housing and felt overwhelmed.

We worked with him to complete ten years of tax returns, unlocking more than \$15,000 in benefits and credits. He was also supported to apply for CPP, Old Age Security, and the Guaranteed Income Supplement. We also worked directly with his landlord to address rent arrears.

By the end of the year, he had paid his rent, covered essential household needs, and received confirmation that his pension benefits would begin in January 2026. He shared that the support brought relief and peace of mind, allowing him to focus on recovery and look ahead to retirement with stability.

Story of Impact

A single mother connected for help after losing access to the Canada Child Benefit for several years due to an address error. After trying repeatedly to resolve the issue on her own, she felt discouraged and unsure whether it could ever be fixed.

We reviewed her Canada Revenue Agency letters together, laid out next steps, and gathered and submitted the required documents. We stayed in touch and followed up to help move the process forward.

Several months later, her Canada Child Benefit was fully reinstated, including approximately \$128,000 in retroactive payments. She shared her relief and gratitude, and has since been able to focus on improving her housing and transportation, illustrating the difference that trusted, patient support can make.

Section 4.0

Results: Service Impact

4.1 Total Reach

- **62** First Nation communities received service
- **10,143** Indigenous individuals received service

4.2 Tax Filing

Key Finding: Tax filing supports significantly improved access to financial benefits for Indigenous individuals and contributed to meaningful increases in income.

- **4,570** individuals were served through tax filing
- **7,416** tax returns were filed
- **80** individuals were reached through the Remote Video Helpline
- **176** unique supports were delivered through the Remote Video Helpline
- **\$27,154,524** in estimated new income was secured for Indigenous individuals through tax filing, representing an average of **\$5,942** per person

Why This Matters

Tax filing is a critical entry point into the financial system and a prerequisite for accessing many income supports and benefits. Historical and ongoing inequities have created structural barriers that limit access and undermine trust in financial and government systems, often resulting in missed benefits and ongoing financial precarity. By embedding culturally grounded, community-based tax filing supports, the project helped reduce systemic barriers, strengthen trust, and create clearer pathways to financial wellness and long-term financial stability.

Participant Perspectives on Tax Filing

Indigenous participants described tax filing supports as highly impactful, noting that community-based delivery removed barriers such as travel, cost, system complexity, and anxiety. Many individuals were able to file multiple years of back taxes, correct past errors, and access refunds. Beyond financial results, participants emphasized the relief and confidence that came from clear explanations and trusted, one-on-one support, particularly for those with limited technology access or past negative experiences. Overall, tax filing supports were viewed as a critical gateway to financial stability, helping individuals stay connected to essential benefits, reduce stress, and feel more prepared for the future.

In Participant Voices

Access & Convenience

“If you didn’t come here, I just wouldn’t have my taxes done. It would be too expensive to travel.”

“I didn’t have to leave my community to do my taxes. Miigwetch.”

Financial Impact

“Got caught up on taxes and got my money back. Very happy.”

“Now I will get all my retro payments.”

Relief & Reduced Stress

“I usually get stressed with taxes, but this made it easier.”

“A huge relief. I can rest at ease knowing my taxes are done.”

Information & Support

“Nobody ever explained my taxes to me before. You helped me understand everything.”

Story of Impact

A woman who had spent her entire career as a teacher on her reserve moved to Manitoulin Island to access more affordable housing. She purchased a small home prior to the pandemic and maintained a modest mortgage, later taking out a \$20,000 loan for essential repairs. As housing costs rose, she began considering selling her home and moving into an apartment, worried that even a minor issue could force her to leave.

She had not filed her taxes for eight years, believing that being on a pension meant there was no benefit in doing so. She sought help only after receiving notice that her pension could be impacted if her taxes were not brought up to date. Through tax filing support, eight years of returns were filed, and two additional years were corrected to include the Senior Homeowners Tax Grant, which she had never applied for. As a result, she became eligible for more than \$19,000 in refunds and retroactive benefits. She was also supported in accessing the Ontario Energy Assistance Program, reducing her hydro costs by \$68 per month.

Despite her initial skepticism, all funds were received within six weeks. She paid off her remaining mortgage and home repair loan, allowing her to remain in her home and maintain her independence. She expressed deep gratitude for the support and committed to staying up to date with her taxes moving forward.

4.3 Access to Identification

Key Finding: ID support services addressed a foundational barrier to financial inclusion and access to essential services.

- **2,121** individuals were supported to access ID
- **2,869** new ID applications were processed



Why This Matters

Government-issued identification is a foundational requirement for accessing income supports, financial services, housing, health care, and employment. Structural and administrative barriers, including cost, documentation requirements, and system complexity, have limited access to ID for many Indigenous individuals and restricted participation in essential systems. By providing culturally grounded, community-based ID supports, the project helped unlock access to essential services and remove a key barrier that often prevents full participation in daily economic and social life.

Participant Perspectives on ID Services

Indigenous participants described ID services as a highly valued support that removed long-standing barriers to accessing essential services and benefits. In-community assistance helped overcome challenges related to cost, travel, system complexity, mobility, and limited access to technology. Participants emphasized the relief of having trusted, face-to-face support to navigate government systems, with access to ID enabling next steps such as applying for benefits, maintaining income assistance, securing employment, and supporting children's documentation. Overall, ID services were experienced as empowering, restoring confidence, stability, and a sense of preparedness.

In Participant Voices

Removing Barriers

“Never easy to get ID, but this program made it easier to navigate.”

“It would have taken months to get a birth certificate. Better to have in-person service.”

Impact on Stability & Next Steps

“I can finally get a birth certificate for my daughter so she can get her status card.”

“As soon as I got my IDs, I could move forward with what I needed to do.”

Relief & Emotional Impact

“Made me feel relaxed knowing I can get my birth certificate back.”

“Today’s services made it very easy to get my ID back. Thank you.”

Trust & Dignity

“I can’t read, and no one I trust would help me. Now it’s all done.”

“You explained everything clearly and made me feel better.”

Story of Impact

Story of Impact

In Nelson House, a Kookum (grandmother) attended a Super-Clinic alongside her daughter to apply for her very first birth certificate. She shared that she had never had one before, as she was born on the traplines and had never left her community. When asked why she was applying now, she smiled and shared (through her daughter, who translated from Cree) that she hoped to go on a cruise with her daughter before “leaving Mother Earth.” The interaction was deeply moving for staff, offering a glimpse into the personal histories and dreams of community members, and serving as a reminder of the importance of access to identification at any age.

4.4 Financial Literacy, Coaching, and Counselling

Key Finding: Financial literacy, coaching, and counselling strengthened financial knowledge, confidence, and problem-solving skills.

- **1,356** individuals were served through financial coaching or counselling
- **2,096** individuals participated in financial literacy workshops



Why This Matters

Access to financial literacy, coaching, and counselling assists individuals to build the knowledge, confidence, and skills needed to navigate financial decisions and respond to financial challenges. For many Indigenous individuals, mainstream financial services can feel inaccessible or disconnected from lived realities, limiting opportunities for learning and support. By offering culturally appropriate, flexible, and trusted financial literacy, coaching, and counselling, the project supported informed decision-making, reduced financial stress, and strengthened individuals' capacity, serving as a foundation for longer-term financial wellness.

Participant Perspectives on Financial Literacy, Coaching, and Counselling

Indigenous participants described financial literacy, coaching, and counselling as a valuable source of clarity, reassurance, and practical guidance when navigating complex financial situations, including debt, benefits, credit, and, in some cases, sudden or unexpected income. Participants emphasized the importance of having time to ask questions and receive clear, respectful explanations. Financial literacy, coaching, and counselling helped participants feel more confident and prepared to make informed decisions, whether addressing debt, applying for benefits, planning for future expenses, or managing sudden wealth.

In Participant Voices

Understanding Finances & Benefits

“Nobody ever explained my taxes to me or how I could apply for the Disability Tax Credit. You helped me understand everything.”

“It was nice to finally understand how my credits work and how much money I can count on getting.”

Debt, Credit, & Collections Support

“Now I know what my rights are with the collection agency that keeps calling me.”

“Explained how to deal with an old payday loan that keeps bothering me.”

Confidence & Decision-Making

“You explained everything very clearly and made me feel better.”

“I feel more confident knowing what I need to do next.”

Support During Complex or Difficult Situations

“I had so many questions and no one else to help me. You gave me direction.”

“With my disability, it’s even harder to find help. You helped me fill everything out.”

Story of Impact

A young person who had worked with the team for several years returned for guidance after receiving a treaty settlement. Over time, the team had built a strong relationship through tax filing support, addressing longstanding debts, learning to manage a realistic budget, and helping the individual to obtain his first credit card.

Together, we discussed how to use the settlement to balance immediate needs with long-term stability. He decided to place most of the funds into a TFSA for the future, pay off an old debt that had been negatively affecting his credit, and use a small portion to purchase a new cell phone and clothing, expenses he had previously been unable to afford.

We negotiated a settlement on the outstanding debt and utility bill, ultimately resolving it for less than 50% of the original amount owed. As a result, he cleared his debt, made essential purchases, and saved more than \$80,000 in his TFSA.

He shared that, for the first time, he felt financially secure enough to focus on living his life rather than constantly worrying about bills and debt.

4.5 Overall Impact of Service

The following themes summarize participant responses to the end-of-service survey question, “How did today’s service(s) affect you?” A total of 841 responses, representing 1,241 thematic references, were analyzed to identify the most common ways participants described the impact of the services they received.

Theme	Participant Voices
1 Positive and Trustworthy Service Experience (n=291)	“You did a lot. Really appreciate it. Thanks for the help and services.”
2 Improved Financial Understanding and Problem-Solving (n=248)	“Nobody ever explained my taxes to me or how I could apply for the Disability Tax Credit, or how it would benefit my child or me. [Staff member] helped me understand everything and gave me direction to go in.”
3 Meaningful and Helpful Support That Meets Real Needs (n=101)	“I felt there was a lot of help, and I could ask any questions necessary. Thank you!”
4 Taxes Filed, Corrected, and Brought Up to Date (n=88)	“I heard from a community member, so I came after work. It was convenient for me, both in terms of location and timing. Even the tax rep. was friendly and quick to get the filing done. Very pleased.”
5 Gratitude for Service (n=82)	“OMG. It was the best feeling in such a few years. It made me cry happy tears. Thank you, guys, so much.”
6 Timely Access to Supports and Quick Service (n=56)	“My three siblings and I filed taxes. Very fast and convenient service.”

Theme	Participant Voices
<p>7 Trusted, Respectful, and Supportive Service Team Members (n=43)</p>	<p>“This was great! The people are very helpful and friendly. It really made it easy and not stressful to get the forms filled out for missing IDs. The staff was amazing! Thank you + God bless!”</p>
<p>8 Equitable Access Through Community-Based Service Delivery (n=40)</p>	<p>“If you didn’t come here, I just wouldn’t have my taxes done. The extra money is nice, but it would be too expensive to travel to get my taxes done. So happy you come here to my community every year.”</p>
<p>9 Reduced Barriers Through Easy-to-Access and Flexible Services (n=39)</p>	<p>“So much easier + handy to do it all together in my community.”</p>
<p>10 Reduced Geographic Barriers Through Community-Based Service Delivery (n=37)</p>	<p>“I’m happy that somebody comes to our community to help us.”</p>
<p>11 Restored Access to ID and Other Documentation (n=34)</p>	<p>“I just got custody of my grandchildren, and all their Birth Certificates were destroyed in a house fire. Getting all three kids done at the same time saves me time and frustration. I don’t have the brains to figure this all out on my own.”</p>
<p>12 Increased Income and Financial Relief (n=26)</p>	<p>“I didn’t know you could go back and get old taxes done. I thought they were gone. You say I’m getting back a lot of money, but I won’t get my hopes up. We’ll wait and see.”</p>
<p>13 Reduced Financial Barriers to Accessing Services (n=26)</p>	<p>“I’m so glad to get my taxes done. I had five years to do and no money to pay for it. Being on seasonal work means I pack up a lot of debt in the off months and then catch up when I’m back to work. Having it for free takes a load off my mind.”</p>

Theme	Participant Voices
14 Reduced Stress, Anxiety, and Emotional Burden (n=22)	<p>“No more anxiety. This is awesome. I was so anxious that I didn’t go to get them done in the city in 2023. So worried. Thank you.”</p>
15 Restored Access to Benefits and Credits (n=20)	<p>“No one would help me figure out why my OAS was cut off. [Staff name] explained everything and helped get some of the money back.”</p>
16 Convenient and User-Friendly Service Experience (n=18)	<p>“More convenient, thorough, and explained what we should receive and was very understandable.”</p>
17 Increased Capacity to Navigate Systems and Complete Complex Processes (n=15)	<p>“I needed help filling out papers for a new job in the city. You helped me when I had no one else. I feel so stupid not knowing how to fill them out, but you explained everything and made me feel better.”</p>
18 Improved Financial Stability and Confidence in Managing Debt (n=9)	<p>“I finally got caught up! You helped me file 9 years of taxes, and I honestly have tears in my eyes. It’s such a relief. Now I can pay off my debt with CRA, and I might even get a refund. Thank you so much for helping me get back on track.”</p>

Please see [Appendix A](#) for a descriptive analysis based on participants’ responses for each theme.

Why This Matters

These findings reflect the experiences of individuals and families who may not access traditional financial help services and who may face intersecting barriers, including distance, cost, system complexity, past negative experiences, and low trust in institutions. As a result, unfiled taxes, lack of identification, interrupted benefits, and unresolved debt may remain unaddressed for years.

The project's community-centred, co-designed approach was critical. Services delivered directly in communities, designed in partnership with community staff and leaders, and delivered by trusted staff and community champions, made engagement possible. Trust was built through face-to-face interactions, clear explanations, follow-through, and responsiveness to individual circumstances.

The impact extended beyond immediate outcomes. Participants reported increased confidence, reduced anxiety, and a greater willingness to engage with systems they had previously avoided. Overall, the findings demonstrate that access is inseparable from trust, relationships, and community leadership, and that community-based, co-designed financial help services are essential to supporting long-term stability, wellness, and confidence.

Story of Impact

A single mother came in feeling anxious and unsure. She had not filed her taxes in years and was worried about losing her income assistance. Past experiences, missing documents, and the cost of getting help had left her feeling discouraged and stuck.

With support, her taxes were brought up to date. She left understanding what she was receiving and, just as importantly, knowing she had a trusted person she could return to for help in the future. The conversation shifted to what comes next. Together, we discussed how the funds could best support her family, including groceries, paying overdue bills, setting aside savings, or planning for upcoming expenses. By the time she left, she was not only up to date on her taxes but also more confident, informed, and clear about her financial goals.

The impact went beyond forms and refunds. It was about being listened to, receiving clear guidance, and having someone she could trust to help her move forward.

Section 5.0

Results: Capacity Building Impact

5.1 Training

Key Finding: Training and professional development strengthened capacity by building skills and expanding financial help expertise among Indigenous staff, volunteers, and partners.

- **293** Indigenous staff members and volunteers attended train-the-trainer or professional development sessions
- **164** trainings, webinars, and other learning events were delivered to Indigenous learners
- **4** trainings, webinars, and other learning events were delivered to non-Indigenous learners (i.e., IG staff)

Why This Matters

Building local capacity is essential to ensuring that financial help services are sustainable, culturally responsive, and accessible over time. By strengthening the skills and knowledge of Indigenous staff and volunteers, training activities supported community-led service delivery and reduced reliance on external expertise. Training also created opportunities for knowledge sharing across organizations and partners, helping to improve service quality and consistency. Together, these efforts contributed to a stronger foundation for ongoing financial wellness supports within and beyond communities.

5.2 Community of Practice

Key Finding: Community of Practice activities strengthened learning and collaboration between non-Indigenous Financial Empowerment service providers, First Nation community partners, and Indigenous organizations.

- **22** First Nation communities or Indigenous organizations participated in Community of Practice events
- **6** Community of Practice events were facilitated



Photo by CIRA/.CA.

Why This Matters

Community of Practice spaces provided an important forum for non-Indigenous Financial Empowerment service providing organizations to learn from First Nation community partners and Indigenous organizations. It also provided a space to share timely insights and determine responses to emerging challenges. The Community of Practice enabled dialogue on complex and evolving issues such as sudden wealth and settlement payments, the role and follow-up needs of Super-Clinics, service disruptions caused by forest fires and mail interruptions, and the impact of Financial Empowerment services in community contexts. These discussions supported learning, strengthened relationships, and surfaced practical lessons and future needs, contributing to more responsive, informed, and coordinated service delivery.

Key Learnings from Project Implementation

6.1 Challenges and Barriers

The following themes outline the challenges and barriers shared by Financial Empowerment partners.

1. Demand exceeds available capacity.

A high need for tax filing, identification support, and financial literacy, coaching, and counselling requires ongoing trade-offs between service reach and depth, particularly for multi-touch supports.

2. Geography and travel impact service.

Long distances, limited accommodations, and weather conditions significantly affect scheduling, staff capacity, and reach in rural, remote, and fly-in communities.

3. Workforce sustainability is a constraint.

Turnover among Financial Empowerment service providers and community-based staff or changemakers can disrupt continuity, erode trusted relationships, and limit the scalability of service delivery.

4. Identification systems remain a major barrier.

Documentation requirements, processing delays, and limited system awareness create access challenges and generate follow-up demands that strain capacity.

5. Service delivery is shaped by external events.

Wildfires, evacuations, postal strikes, and severe weather require rapid adaptation and additional coordination to maintain service continuity.

6. Timing and seasonality affect participation.

Cultural events, ceremonies, and shifting economic contexts influence availability and engagement, particularly for financial education activities.

7. Connectivity limits technology-enabled delivery.

Unreliable Wi-Fi, cellular service, and equipment logistics reduce predictability and slow the broader implementation of remote and hybrid service models, such as the Remote Video Helpline.

“Looking ahead to the 2025–2026 winter season, higher-than-average snowfall and increased road closures are expected, creating additional logistical challenges for travel to remote and northern communities. In response, the team is developing contingency plans to support safe travel and maintain in-person service delivery whenever possible. While some communities have the infrastructure for virtual services, limited technical capacity and local support reduce their effectiveness. As a result, in-person delivery remains critical to building trust, maintaining reliability, and delivering services effectively, particularly in challenging conditions.”

~Service Delivery Partner

6.2 Successes

Financial Empowerment partners identified several successes throughout project implementation, which are integrated into the following themes.

1. Integrated, one-stop service models are highly effective.

Multi-service Super-Clinic and drop-in models increased convenience, strengthened wraparound supports, and brought partners together, emerging as a priority for scaling.

2. Coordinated, high-volume events drive impact.

Regional ID clinics, Super-Clinics, and financial literacy workshops enabled large-scale service delivery and responded effectively to high community demand.

3. Strong partnerships enable reach and credibility.

Trusted relationships with First Nations communities, Canada Revenue Agency, Service Canada, and other partners supported effective planning, promotion, and delivery.

4. Community ownership strengthens sustainability.

Supporting communities to become formally registered providers of the Community Volunteer Income Tax Program (CVITP) increased local ownership, improved tracking, unlocked access to Canada Revenue Agency grant funding, and supported capacity building for community-led tax service delivery.

5. Flexible delivery models expand access.

In-person and virtual options enabled services to reach remote and underserved communities, including northern and hard-to-reach regions.

6. Pivoting during challenging conditions sustained service and trust.

The ability to pivot during wildfires and evacuations by bringing services to hotels and temporary locations reinforced accessibility, trust, and program value during crises.

7. Collaboration accelerates innovation.

Early progress on the Remote Video Helpline was supported by partners' willingness to transport, set up, and host equipment, demonstrating strong collaboration, innovation, and expansion readiness.

8. Improved feedback approaches support learning.

New evaluation tools and informal feedback methods increased participation and feasibility, strengthening continuous learning and program improvement.

“Through a strong partnership with Service Canada, the program is expanding access to essential services in some of the most remote communities in Northern Ontario. In January 2026, a three-day Super-Clinic is planned, timed with winter road access so that surrounding fly-in communities along the James Bay coast can also be reached. Delivered in collaboration with Service Canada, CRA, Service Ontario, and community-based programs, the clinic will bring multiple services together in one place, making it easier for people to access the supports they need without costly or impossible travel. Building on the success of previous clinics, this effort represents one of the most comprehensive service delivery initiatives in the region in recent years.”

~Service Delivery Partner

6.3 Lessons Learned

Experience gained through project delivery revealed several key lessons, which are outlined in the subsequent themes.

1. Trust and relationships are foundational.

Consistent staff, long-term presence, and community leadership, particularly through trusted changemakers, are essential to participation, credibility, and impact.

2. Critical entry points require specialized expertise.

Identification and tax filing are urgent entry points to financial wellbeing and require specialized Indigenous tax expertise.

3. Deeper financial needs emerge over time.

Sustained engagement enables conversations about sudden wealth, debt, investing, and long-term planning, highlighting the importance of ongoing, judgment-free support.

4. Sustained demand requires sustained investment.

High need for ID, tax filing, and financial help requires flexible, community-responsive service models and sustainable funding to balance service depth and reach.

5. Relevance requires responsive service design.

Programs that can shift service mix and staffing in response to community-identified needs are better positioned to remain responsive and trusted.

6. Equitable access means meeting people where they are.

Transportation and distance create barriers even between nearby communities, making community-based delivery essential for equitable access.

7. Remote delivery is a complement, not a replacement for in-person services.

The Remote Video Helpline model expands access to expertise but must complement, not replace, in-person services due to relationship building and connectivity limitations.

8. Coordination matters as systems grow.

As networks expand, structured communication, shared planning, and aligned timelines are critical to avoid fragmentation and maximize impact.

“During the delivery of financial literacy programming, some community members were experiencing significant and immediate financial pressures, including the risk of essential service disconnections. These realities reinforced the importance of grounding financial education in lived experience rather than theoretical instruction. Open and honest conversations about budgeting, led by staff who could share their own experiences, fostered empathy, reduced stigma, and strengthened trust. This approach helped normalize financial challenges while promoting resilience, learning, and culturally relevant support within the community.”

~Service Delivery Partner

Conclusion

7.1 Summary of Results

Service Impact

The Building Financial Wellness in First Nations project demonstrated the effectiveness of delivering community-based financial supports directly within First Nation communities. The project reached **62** First Nation communities and supported more than **10,143** Indigenous individuals through integrated services, including tax filing, access to identification, and financial literacy, coaching, and counselling. Participants consistently reported trusted service delivery, reduced stress, improved understanding of financial systems, and access to supports that would otherwise have been out of reach.

Strengthening Capacity and Community-Led Delivery

Beyond direct service delivery, the project strengthened capacity through training, knowledge sharing, and Community of Practice activities, supporting learning and collaboration among non-Indigenous Financial Empowerment service providers, First Nation community partners, and Indigenous organizations. Integrated, one-stop service models emerged as effective, scalable approaches to meeting high demand while maintaining quality and trust. A longer-term goal of the project is to support capacity within First Nation communities to independently deliver Financial Empowerment services. Fully realizing this goal remains an active area of future focus, where communities identify this as a priority and have the capacity to pursue it.

Key Learnings and Future Considerations

The evaluation also underscores the complexity of delivering services in rural and remote contexts. Demand consistently exceeded capacity, highlighting the need for sustained funding, workforce stability, specialized expertise, flexible delivery models, and long-term commitment. Together, the findings point to the importance of intentional, well-resourced approaches to sustaining and scaling financial wellness services that are responsive to community priorities and realities.

7.2 Key Insights

The 2021-2023 Building Financial Wellness in First Nations project evaluation resulted in the identification of five key insights including: financial wellness services are in high demand and improve wellbeing; partnerships must be collaborative, flexible, and slow, to build trust; services need to be community-centred, well-funded, and co-designed; long-term commitment with strategic expansion is important, and co-delivering services is effective.

The 2023-2025 evaluation confirmed the continued relevance of these key insights, including:

- 1. Financial help services are essential, in high demand, and improve wellbeing.**
Free tax filing, identification support, financial literacy, coaching, and counselling supports are consistently prioritized and highly valued, producing both tangible financial gains and reduced stress, confidence, and stability.
- 2. Trust is the gateway to access, and it requires intentional relationship building, time, consistency, and community leadership.** Participants engage because services feel safe, respectful, and trustworthy. Long-term presence, consistent staff, and trusted community leaders drive participation, credibility, and word-of-mouth growth.
- 3. Community-centred, co-designed services are most effective and sustainable.** Services work best when they are tailored to community priorities, culturally appropriate, and flexible in partnership with community staff. Community ownership and capacity building approaches strengthen long-term sustainability.
- 4. Integrated one-stop Super-Clinic models are a high-impact approach to scale.** Bringing multiple services together in one location increases convenience, strengthens wraparound support, and improves access. This model reinforces other success areas and emerged as a clear scaling priority.
- 5. Scaling requires sustainable funding and delivery models built for real-world constraints.** Demand exceeds capacity, and implementation is shaped by geography, travel, emergencies, seasonality, and connectivity limitations. Phased expansion, blended in-person/remote delivery, and stronger coordination are needed to maintain quality and reach. Shifting toward Indigenous-led service delivery is an active priority, and future scaling efforts should be designed to support this transition where communities identify it as a goal.

7.3 Looking Ahead

Overall, the Building Financial Wellness in First Nations project demonstrates that community-based financial supports are both highly effective and urgently needed. Strong partnerships, sustained community interest, and clear evidence of impact highlight a significant opportunity to sustain, deepen, and expand this work. Building on the project's evidence base, future efforts can support thoughtful scaling and strengthen service delivery to further improve financial wellness.

Thematic Narrative on How Services Affected Participants

- 1. Positive and Trustworthy Service Experience (n=291):** Participant feedback overwhelmingly reflected positive service experiences, with many describing the services as excellent, reliable, supportive, and delivered in a respectful manner. Participants frequently noted feeling satisfied with the help they received. Trust emerged as an important element, particularly for participants who had experienced past errors, lacked other options, or felt uncertain navigating systems on their own. The combination of dependable support, clear communication, and respectful interactions contributed to confidence in the service and willingness to return or recommend it to others. Overall, participants found the services dependable and reassuring, reinforcing trust in community-based financial support.
- 2. Improved Financial Understanding and Problem-Solving (n=248):** Participant feedback indicated that the services improved understanding of taxes, benefits, and related financial matters, helping individuals make sense of information that had previously been confusing or inaccessible. Participants described receiving clear explanations, having questions answered, and gaining clarity about what to expect regarding filings, credits, benefits, and next steps. Many noted that support helped them understand issues such as disability tax credits, the Robinson-Huron Treaty (RHT) and additional settlement payments, CRA accounts, collections, and benefit changes, particularly when they lacked other sources of reliable information. By providing patient, understandable guidance and assistance with paperwork, the services reduced confusion and supported participants to better navigate financial situations and resolve problems they had been unable to address on their own.
- 3. Meaningful and Helpful Support That Meets Real Needs (n=101):** Participant feedback consistently described the services as genuinely helpful and responsive to their needs. Participants emphasized the value of receiving hands-on assistance with tasks they could not complete on their own, including filling out forms, understanding requirements, accessing identification, filing taxes, and navigating benefits. The availability of patient, clear, and accommodating help, both in person and remotely, made participants feel supported and more confident in managing their financial and administrative responsibilities, while also fostering a sense of belonging. Overall, the services were experienced as practical, necessary, and impactful, particularly for individuals facing barriers related to distance, mobility, cost, or system complexity.

- 4. Taxes Filed, Corrected, and Brought Up to Date (n=88):** Participant responses indicate that the project enabled many individuals to file taxes, correct past errors, and become up to date after years of missed or incomplete filings. Participants described receiving support to file one or multiple years of taxes, resolve issues with CRA, correct mistakes made by previous tax preparers, and complete filings they would not have been able to manage on their own. Several noted that being caught up on taxes helped them maintain eligibility for income assistance, access benefits, and feel more secure about their financial situation. Overall, tax filing support was experienced as practical and necessary, helping participants complete outstanding obligations and move forward with greater clarity and stability.
- 5. Gratitude for Service (n=82):** Participants expressed deep gratitude for the services. Many shared an appreciation for being able to access free, fast, and friendly help close to home. Responses noted feeling happy, relieved, and thankful to have their taxes done, identification restored, benefits accessed, questions answered, and worries eased. Across responses, participants repeatedly expressed thanks for the kindness, patience, and dedication, emphasizing that the service made their lives easier, helped them move forward, and left them feeling grateful, reassured, and supported.
- 6. Timely Access to Supports and Quick Service (n=56):** Participants described the services as fast and efficient, often exceeding expectations about how long the process would take. Many contrasted their experience with lengthy wait times, delays, or months-long processes they had encountered elsewhere, noting that in-community and in-person support significantly shortened timelines. Quick service delivery reduced time spent waiting, eliminated line-ups, and allowed participants to complete tasks in a single visit rather than through repeated follow-ups. Overall, participants experienced the services as timely and well-organized, helping them address needs quickly and reducing the burden of prolonged administrative processes.
- 7. Trusted, Respectful, and Supportive Service Team Members (n=43):** Participant feedback highlighted the quality of staff interactions as a key contributor to positive service experiences. Participants described staff as kind, friendly, knowledgeable, and respectful, noting that they felt comfortable asking questions and supported throughout the process. Many shared an appreciation for staff who took extra time to explain information clearly, adapt to individual needs, and provide help in ways that reduced stress and uncertainty. These supportive relationships helped create a welcoming environment where participants felt valued, reinforcing trust in the services and encouraging continued engagement. Overall, staff conduct and approach were central to making services feel accessible, reassuring, and effective.

- 8. Equitable Access Through Community-Based Service Delivery (n=40):** Participant responses highlighted the strong community-level value of delivering financial help services directly within First Nations communities. Participants emphasized the importance of having trusted, accessible supports available locally, noting that travel costs, distance, and system barriers would otherwise prevent access altogether. In-community and virtual service delivery were described as convenient, welcoming, and inclusive, enabling individuals to receive support without leaving their community. Participants also highlighted the value of warm transfers to virtual services, where trusted in-person staff helped connect them to specialized support, strengthening confidence and continuity of care. Follow-up, including by phone when appropriate, added flexibility and helped sustain engagement. Overall, participants viewed the project as advancing equity by bringing essential services into communities where they are often unavailable, while strengthening trust, connection, and collective access to financial help.
- 9. Reduced Barriers Through Easy-to-Access and Flexible Services (n=39):** Participants described the services as straightforward and easy to use, particularly in comparison to navigating systems independently or online. Participants emphasized the simplicity of the process, the benefit of having support with forms and communication, and the relief of being guided through requirements they previously found confusing or inaccessible. Being able to complete multiple tasks in one place, receive face-to-face assistance, and avoid mailing forms or travelling to distant offices contributed to a service experience that felt easy and supportive. Overall, participants experienced the services as user-friendly and reassuring, reducing effort and uncertainty and making it easier to complete essential financial and documentation-related tasks.
- 10. Reduced Geographic Barriers Through Community-Based Service Delivery (n=37):** Participants shared how important it was to have services delivered within their own communities. Many participants shared that distance, transportation costs, lack of accommodation in nearby cities, mobility limitations, or time constraints would have made it difficult or impossible to access services elsewhere. Having in-person and virtual supports available locally reduced the need for long-distance travel, taxis, or overnight stays and enabled participants to receive help close to home. Participants described in-community service delivery as more practical, inclusive, and responsive to their circumstances, supporting access for individuals who might otherwise have gone without essential services. Overall, local delivery reduced geographic barriers and improved equitable access to financial and administrative supports.

- 11. Restored Access to ID and Other Documentation (n=34):** Participants explained that access to identification and documentation was a critical outcome of the project, with in-community supports helping individuals and families overcome long-standing barriers. Participants emphasized the value of being able to complete multiple ID-related tasks in one place, often for themselves and their children, and described the process as easier, faster, and less stressful than navigating systems independently. Access to birth certificates, status cards, and related documentation was frequently linked to concrete next steps, including accessing benefits, supporting children's employment and education, and maintaining continuity during periods of crisis or disruption. Overall, ID services were stabilizing and empowering, restoring a sense of readiness and reducing the stress associated with being without essential documentation.
- 12. Increased Income and Financial Relief (n=26):** Participant feedback indicated that the project helped individuals access additional income through tax refunds, retroactive payments, recovered cheques, and restored benefits. Participants described discovering previously unknown income, correcting past tax errors, or filing multiple years of tax returns, resulting in refunds. Participants also noted that assistance helped reinstate benefits such as GST, child benefits, and Trillium payments or enabled access to ongoing monthly income. Participants linked these financial gains to immediate relief, including the ability to pay for basic needs such as groceries, utilities, transportation, and household repairs. Overall, the services contributed to improved financial stability by helping individuals access money they were entitled to and reducing financial strain.
- 13. Reduced Financial Barriers to Accessing Services (n=26):** Responses highlighted the importance of providing services at no cost. Many participants shared that fees for tax filing, documentation, travel, or related supports would have prevented them from accessing services altogether. Free, in-community delivery removed financial pressure, particularly for individuals experiencing income instability, debt, limited mobility, or lack of access to technology. Participants noted relief in not having to pay for professional services, transportation, or repeated attempts to resolve issues independently. Overall, removing cost barriers enabled individuals to complete essential tasks they would otherwise have delayed or avoided, supporting more equitable access to financial help and related services.
- 14. Reduced Stress, Anxiety, and Emotional Burden (n=22):** Participants shared that the services helped reduce stress and anxiety associated with managing taxes, identification, and related administrative tasks. Many participants described feeling relieved, more relaxed, or less worried after receiving support, particularly when they had previously delayed tasks due to fear, confusion, or lack of options.

Assistance with complex forms, multiple years of taxes, and documentation during difficult personal circumstances helped ease emotional strain and reduce overwhelm. Overall, participants experienced the services as reassuring and supportive, contributing to a sense of relief once essential tasks were completed.

- 15. Restored Access to Benefits and Credits (n=20):** Participant feedback demonstrated that the project played a critical role in helping individuals access, restore, and better understand government benefits and credits that are essential to financial stability. Participants explained that they were able to resolve interrupted or reduced payments, apply for benefits they were previously unaware of, or correct long-standing errors that had limited their income for years. Supports related to tax filing, benefits navigation, and virtual assistance helped participants maintain eligibility for income assistance, child benefits, disability-related credits, and other supports, often preventing payment loss during periods of vulnerability. Participants consistently described increased clarity, relief, and confidence that their benefits were in place and that their finances were more secure, reinforcing the importance of accessible, trusted support in navigating complex benefit systems.
- 16. Convenient and User-Friendly Service Experience (n=18):** Participant feedback highlighted the convenience of the services and how straightforward they were to use once engaged. Participants described the service experience as well-organized and convenient, noting the value of having multiple needs addressed in one place and at times that fit their schedules. Options such as in-community delivery, video support, and staff adapting to individual circumstances contributed to a convenient and responsive service experience. Overall, participants stated that services were convenient to use, reducing effort and stress and supporting continued engagement.
- 17. Increased Capacity to Navigate Systems and Complete Complex Processes (n=15):** Participant feedback indicated that the project significantly improved individuals' ability to navigate complex financial and administrative systems and complete required processes with confidence. Participants described receiving hands-on support to set up direct deposit, access CRA accounts, complete forms, renew documentation, and address issues related to taxes, benefits, debt, and collections. Participants emphasized that without this support, barriers such as literacy challenges, disability, grief, system complexity, or lack of reliable information would have prevented them from moving forward. Clear explanations, form completion assistance, and face-to-face guidance helped participants understand next steps, resolve outstanding issues, and successfully complete tasks that had previously felt overwhelming. Overall, services strengthened participants' capacity to engage with essential systems, reducing confusion and enabling progress in managing financial and administrative responsibilities.

18. Improved Financial Stability and Confidence in Managing Debt (n=9): Participants reported that the project supported meaningful improvements in financial stability by helping address debt, manage financial obligations, and reduce financial stress. Participants described gaining clarity about their rights related to collections, receiving guidance on addressing payday loans, and resolving outstanding tax obligations that had accumulated over several years. Participants shared that reducing debt directly improved their ability to meet basic needs, such as paying for groceries and utilities. The combination of tax filing, benefits access, and financial literacy, coaching, and counselling helped participants feel more in control of their finances and better positioned to manage future challenges. Overall, services were stabilizing and restorative, helping individuals move forward with greater confidence and reduced financial strain.