

Financial Wellness in First Nations

Summary Report: Phase 2 Evaluation 2023-2025



Table of Contents

Project Overview	3
Project Partners	3
Evaluation Approach	3
Purpose of the Report	3
Snapshot of Results	4
Lessons Learned.....	8
Key Insights.....	9
Looking Ahead	9

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. Services offered in the second phase included tax filing, the Remote Video Helpline, access to identification, financial literacy, coaching, and counselling, and knowledge sharing and capacity building.

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](#). 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.

Evaluation Approach

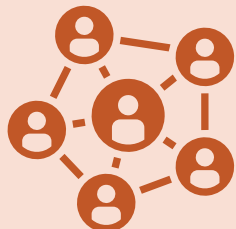
This evaluation presents the impacts of community-based financial help services and documents successes, challenges, and lessons learned to inform future program design, scaling, and long-term sustainability. Data sources included quarterly partner reports and a participant survey. Quantitative data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

Purpose of the Report

The purpose of this report is to provide a summary of the key findings from the evaluation of the Building Financial Wellness in First Nations project. For the full evaluation report, please access it on the Prosper Canada website.

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.

Overall Impact of Service

The following are the top six themes from 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.”

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.

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 requires 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.

Key Insights

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 to a range of services such as tax-filing, ID applications, benefits applications, and information requests.
- 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.

Looking Ahead

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.