



**Newcomer financial inclusion and
access to benefits support:
Opportunities for intersectoral
collaboration**

Pathways to Prosperity Virtual Conference

January 17, 2023





Landacknowledgement



Who we are

Prosper Canada

Prosper Canada is a national charity dedicated to expanding opportunities for people living in poverty through program and policy innovation. As Canada's leading national champion of financial empowerment, we work with governments, businesses, and community groups to develop and promote financial policies, programs, and resources that transform lives and foster the prosperity of all Canadians.

Community Financial Counselling Services

Community Financial Counselling Services (CFCS) is a community based, non-profit, charitable organization with nearly 50 years of experience helping to meet the unique and often complex needs of individuals and families in Manitoba who are experiencing financial challenges. In addition to financial coaching/counselling & financial literacy/empowerment initiatives, CFCS coordinates the largest free Community Volunteer Income Tax Program (CVITP) tax clinic in Canada. The agency actively engages in capacity building through collaborative partnerships and the development and delivery of a robust tax and benefits training program for volunteers and front-line staff at other community agencies.

Welcome

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Agenda

- Importance of access to benefits for newcomers
- Supporting newcomers to access benefits
- Where are you on the continuum?
- Starting the conversation
- *Benefits Wayfinder* tool (demo)
- Q&A



**Your role in supporting
access to benefits**



Why does access to benefits support matter to newcomers?

- Introduces them to the Canadian tax and benefit system
- You can help individuals access and receive benefits that they are eligible for
- Improved financial well-being and efficacy
- Improved overall quality of life



Tax filing

A 'doorway' to other
benefit programs &
resources



Newcomer single parent

Arrives in Manitoba in May as a **Permanent Resident or Protected Person**

- Two children ages 2 & 4
- World income in previous calendar year \$15,000
- World income from January 1 to date of entry is \$0

Upon arrival: (with completed application based on world income)

Eligible for:

- Canada child benefit from month after arrival until June of NEXT year
- GST tax credit from quarter after arrival until June of NEXT year
- Climate action incentive payment from quarter after arrival (not income based) until April of NEXT year

MUST FILE A TAX RETURN FOR THE YEAR TO KEEP THESE CREDITS FLOWING

Living in Canada for full year:

Single parent – **Permanent Resident or Protected Person**

- Two children ages 2 & 4
- Living in private rental market
- Employed part-time in Canada in tax year

No income from home country

Income: \$15,000 from employment in Manitoba

Living in Canada for full year:

Single parent - **Permanent Resident or Protected Person (2021 income thresholds)**

- Two children ages 2 & 4
- Living in private rental market
- Employed part-time

Annual employment income:	\$15,000.00
Benefits based on tax filing:	
GST refundable credit	\$934.00 (\$233.50 quarterly)
Canada child benefit	\$13,994.00 (\$1166.17 monthly)
Canada workers benefit	\$2,403.00 (with refund OR paid quarterly)
Manitoba rent assist benefit	\$7,920.00 (\$660.00 monthly)
Manitoba child benefit	\$840.00 (\$70.00 monthly)
Manitoba personal tax credit	\$266.00 (refund upon tax filing)
Climate action incentive	\$728.00 (\$182.00 quarterly)
TOTAL ADDITIONAL BENEFITS	\$27,085.00
TOTAL ANNUAL INCOME	\$42,085.00 (\$15,000+27,085)

Newcomer single parent

Arrives in Manitoba in May as a **Temporary Resident or Refugee CLAIMANT**

- Two children ages 2 & 4
- World Income in previous calendar year \$15,000
- World income from January 1 to date of entry is \$0

Upon arrival: (with completed application based on world income)

Eligible for:

- GST tax credit from quarter after arrival until June of NEXT year)
- Climate action incentive payment from quarter after arrival (not income based) until April of NEXT year

MUST FILE A TAX RETURN FOR THE YEAR TO KEEP THESE CREDITS FLOWING

Living in Canada for full year:

Newcomer single parent – **Temporary Resident or Refugee CLAIMANT**
(2021 thresholds)

- Two children ages 2 & 4
- Living in private rental market
- Employed part time in Canada in tax year
- **No income from home country**

Annual employment income in MB:	\$15,000.00
Benefits based on tax filing:	
GST refundable credit	\$934.00 (\$233.50 quarterly)
Canada workers benefit	\$2,403.00 (with refund OR part paid quarterly)
Manitoba personal & rent credit	\$791.00 (refund upon tax filing)
Climate action incentive	\$728.00 (\$182.00 paid quarterly)

TOTAL ADDITIONAL BENEFITS

\$ 4,856.00

TOTAL ANNUAL INCOME

\$19,856.00 (\$15,000+\$4,856)

How can frontline staff support newcomers to access benefits?

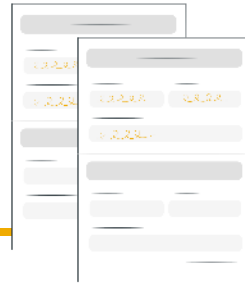
Identify eligibility

- Ask whether the individual is aware of benefits and use the Benefits Wayfinder to identify eligibility



Support application

- Make an action plan
- Create a to-do list
- Have check-ins to keep the individual on track
- Assist with forms and other practical needs



Refer to additional resources

- You don't need to have all the answers!
- Refer as needed to reputable resources
- Build a list of common referrals



Where are you on the continuum?



Awareness: Finances impact program participants

How do I get started?

How can we help spark lightbulb moments for others?

Recognition &
Awareness -
Minimal touch

Connection -
Light touch

Supported
Navigator -
Medium touch

Focused
Programs –
High Touch

Full-service,
Referral &
Capacity
Building



Starting
conversations
about money



Screening questions to determine if a benefits conversation would be useful



1

Have you filed your taxes for the past five years?

2

Have you recently experienced, or are you coming up to a big life change?

3

Do you have enough money to make ends meet?

Navigating the Benefits Wayfinder

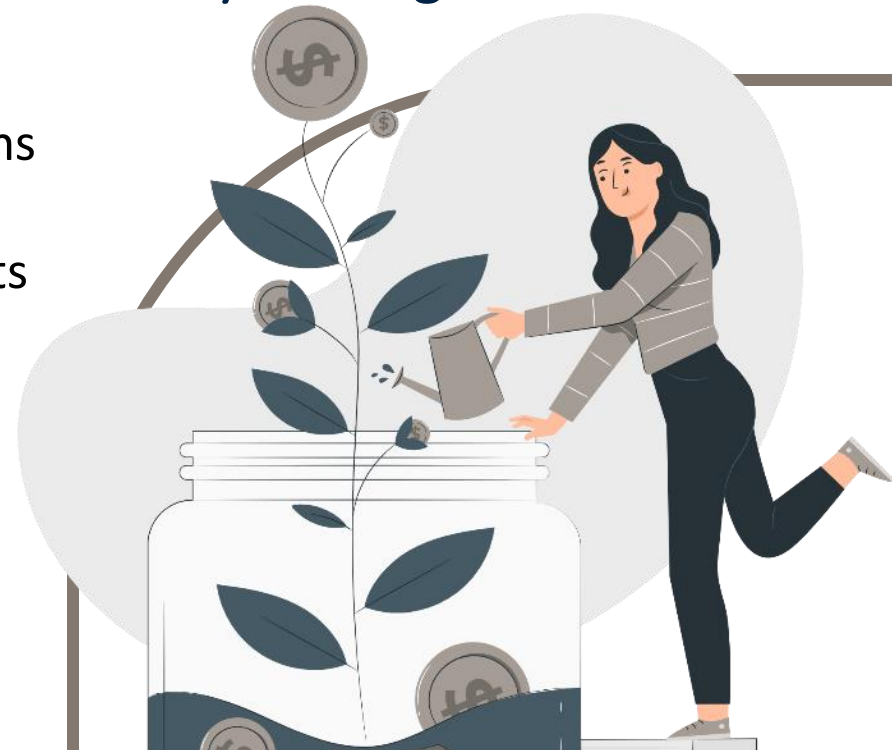


Introduction to the Benefits Wayfinder

The Benefits Wayfinder is a tool that helps individuals identify and apply for the benefits they are eligible for.

- Personalized recommendations
- Benefits overview and details
- Dashboard to organize benefits

benefitswayfinder.org





Aliya

34-year-old divorced mother of a 7-year-old child,

Entered with her child as Permanent resident – last year

Works part-time and earns \$8,900 per year

Attending university part- time

Living & renting with extended family

Has NOT filed her tax return

benefitswayfinder.org



Save & Email session information to client OR Download or Print the Recommendations

Thank you for using the Benefits wayfinder website. You have successfully saved your Benefits wayfinder results.

Great job searching for money you could get from the government to help you increase your income or lower your expenses! Your next step is to apply for the benefits you found.

A copy of your benefits results is included as an attachment to this email. You can also go back to your saved session online by using the link or QR code below.

[View your session](#)



Make sure to check back on the Benefits wayfinder site if your personal situation changes, to find out about other benefits you might be able to get. You can also go to the site to find help if you get stuck when applying to benefits.


Good luck in filling out your applications to the new benefits you have found!


The Prosper Canada Team


benefitswayfinder.org

Home Starting points ▾ Questionnaire Browse all benefits Help

Dashboard

 Save my session

 Clear my session

PDF ↓ Print 

Clear my session ×

This will clear your dashboard and any questions you have answered. You will not be able to get this back, unless you **Save my session** first

[Clear my session](#) [Cancel](#)

Where are you on the continuum?



Awareness: Finances impact program participants

How do I get started?

How can we help spark lightbulb moments for others?

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Minimal touch

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High Touch

Full-service,
Referral &
Capacity
Building



**Where are you on
the continuum?
Where to get
started?**

Assess needs &
readiness

Identify opportunities
to connect benefits
within existing
programs

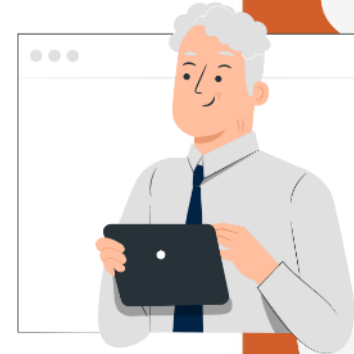
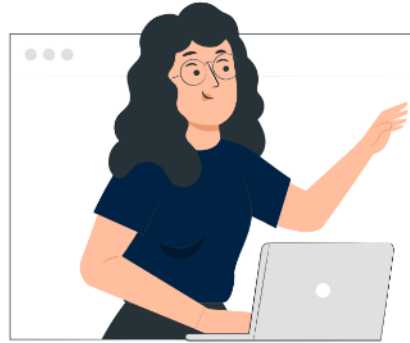
Consider what is
needed to move
along the
continuum

Consider where
collaboration might
be the best option

Summary & Conclusion

- Frontline workers have a unique opportunity to support newcomers with access to benefits
- There are many ways to get started helping newcomers with accessing benefits no matter where you are on the continuum.
- The Benefits wayfinder identifies and organizes benefits an individual may be eligible for. It can be used in different ways to meet an individual's needs.

Referring to other resources



- Tax filing clinics, ID clinics, community support or advocacy organizations
- [Benefits Wayfinder “Help” section](#)
- [Benefits Wayfinder Agency Portal](#)
- Training module: “Supporting access to benefits”
- [Supporting client intake, triage, and referral](#) (Prosper Canada tip sheet)

Additional Resources



- [Benefits wayfinder](https://benefitswayfinder.org) (benefitswayfinder.org)
- [Benefits wayfinder video](https://www.youtube.com/watch?v=3L3y4d35auo)
(https://www.youtube.com/watch?v=3L3y4d35auo)
- Benefits wayfinder support guide for frontline service providers
- [Foundations of Access to Benefits online course and other Prosper Canada training](https://training.prospercanada.org/) (https://training.prospercanada.org/)
- [Prosper Canada Learning Hub](https://learninghub.prospercanada.org/)
(https://learninghub.prospercanada.org/)

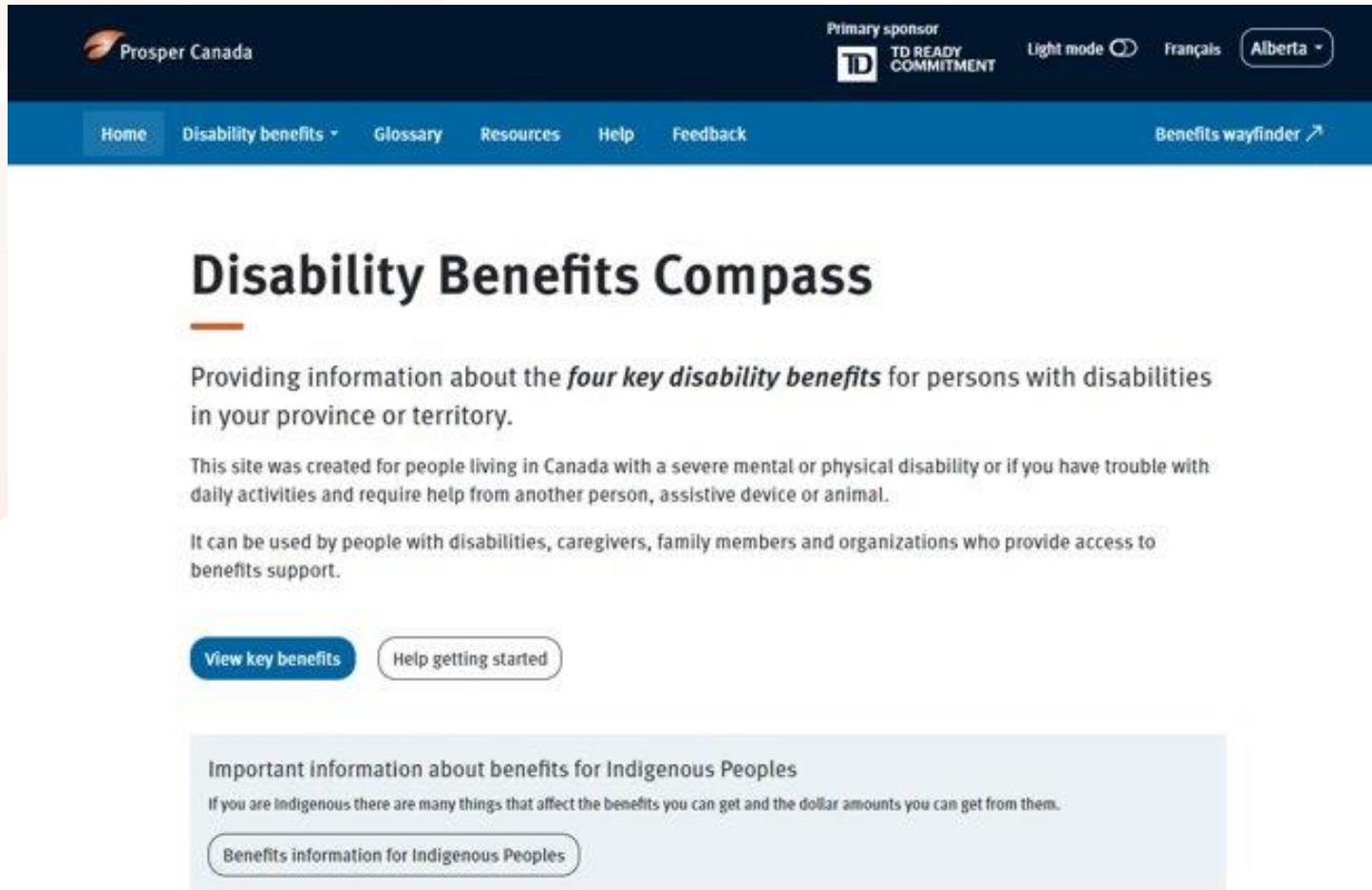
NEW resource!



- Disability Benefits Compass
- Providing information about the ***four key disability benefits*** for persons with disabilities in your province or territory.
- [Welcome to Disability Benefits Compass - Disability Benefits Compass \(benefitswayfinder.org\)](https://benefitswayfinder.org)

Using the Disability Benefits Compass

disability.benefitswayfinder.org



The screenshot shows the top navigation bar of the website. On the left is the Prosper Canada logo. On the right, it says 'Primary sponsor TD TD READY COMMITMENT', 'Light mode' with a toggle switch, 'Français', and a dropdown menu for 'Alberta'. Below this is a blue navigation bar with links for 'Home', 'Disability benefits', 'Glossary', 'Resources', 'Help', 'Feedback', and 'Benefits wayfinder'. The main content area has a large heading 'Disability Benefits Compass' followed by a sub-heading 'Providing information about the *four key disability benefits* for persons with disabilities in your province or territory.' Below this is a paragraph explaining the site's purpose: 'This site was created for people living in Canada with a severe mental or physical disability or if you have trouble with daily activities and require help from another person, assistive device or animal.' Another paragraph states: 'It can be used by people with disabilities, caregivers, family members and organizations who provide access to benefits support.' There are two buttons: 'View key benefits' and 'Help getting started'. A light blue box contains the heading 'Important information about benefits for Indigenous Peoples' and a paragraph: 'If you are Indigenous there are many things that affect the benefits you can get and the dollar amounts you can get from them.' Below this is a button for 'Benefits information for Indigenous Peoples'.

Prosper Canada

Primary sponsor
TD TD READY COMMITMENT

Light mode Français Alberta ▾

Home Disability benefits ▾ Glossary Resources Help Feedback Benefits wayfinder ↗

Disability Benefits Compass

Providing information about the *four key disability benefits* for persons with disabilities in your province or territory.

This site was created for people living in Canada with a severe mental or physical disability or if you have trouble with daily activities and require help from another person, assistive device or animal.

It can be used by people with disabilities, caregivers, family members and organizations who provide access to benefits support.

[View key benefits](#) [Help getting started](#)

Important information about benefits for Indigenous Peoples

If you are Indigenous there are many things that affect the benefits you can get and the dollar amounts you can get from them.

[Benefits information for Indigenous Peoples](#)



Any questions?



Thank you for attending this workshop

The Benefits Wayfinder is developed by



Primary sponsor



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