



Seeds of Hope

Vincentians as Informed Navigators

by Linda Alexander

Society of Saint Vincent de Paul
Société de Saint-Vincent de Paul

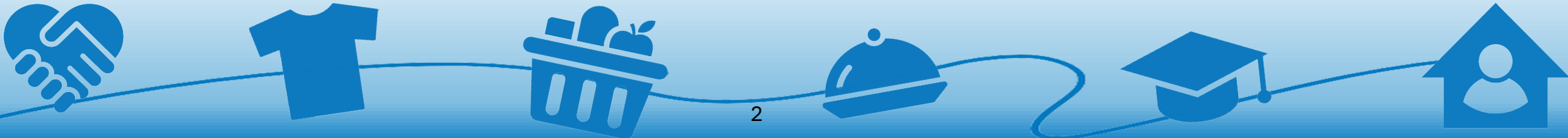


Journey from Transactional Charity to Relational Ministry



“Do not be afraid of new beginnings.
Be creative. Be inventive.
Organize new works for love in the service of the poor.
You who have energy; Who have enthusiasm;
Who want to do something of value for the future;
Be inventive, launch out; do not wait.”

Blessed Frédéric Ozanam
1833



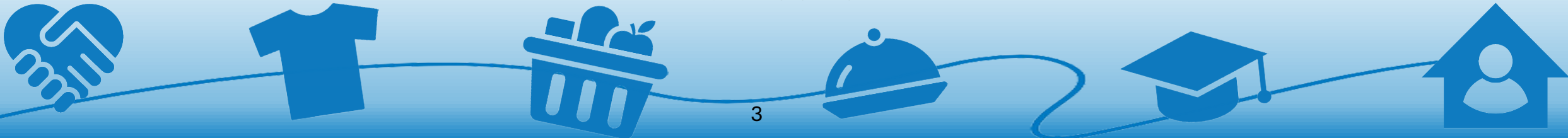


Families are worth it, lets bring them hope



*“There are two causes of exclusion.
Financial poverty and information poverty.”*

Nicholas Barr



By seeing our roles differently as ‘informed navigators’, we can start to help in all possible ways.



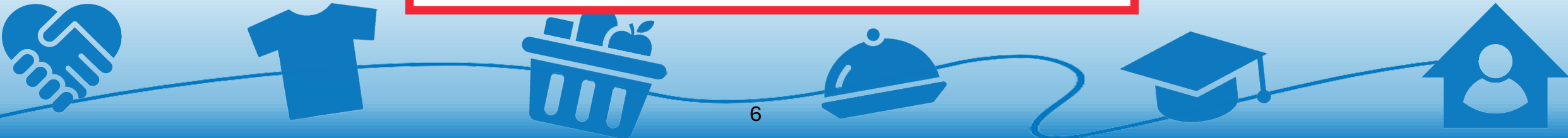


Becoming more informed about resources, programs and opportunities



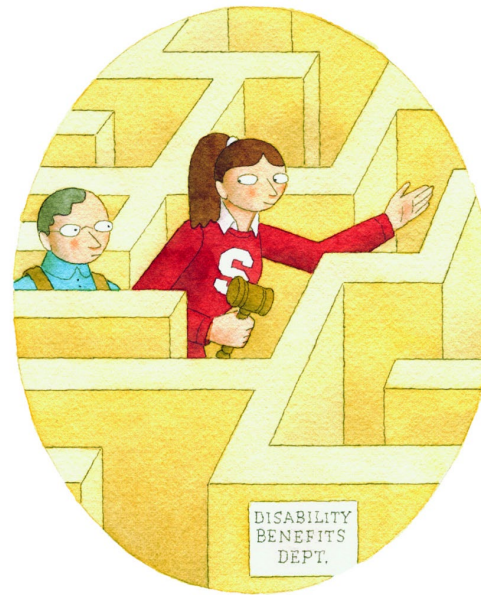


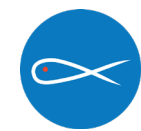
Build your Resource Toolbox



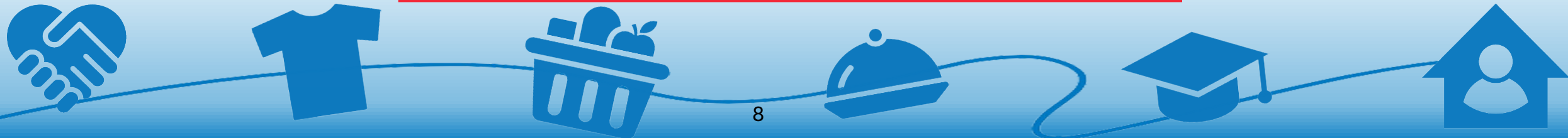
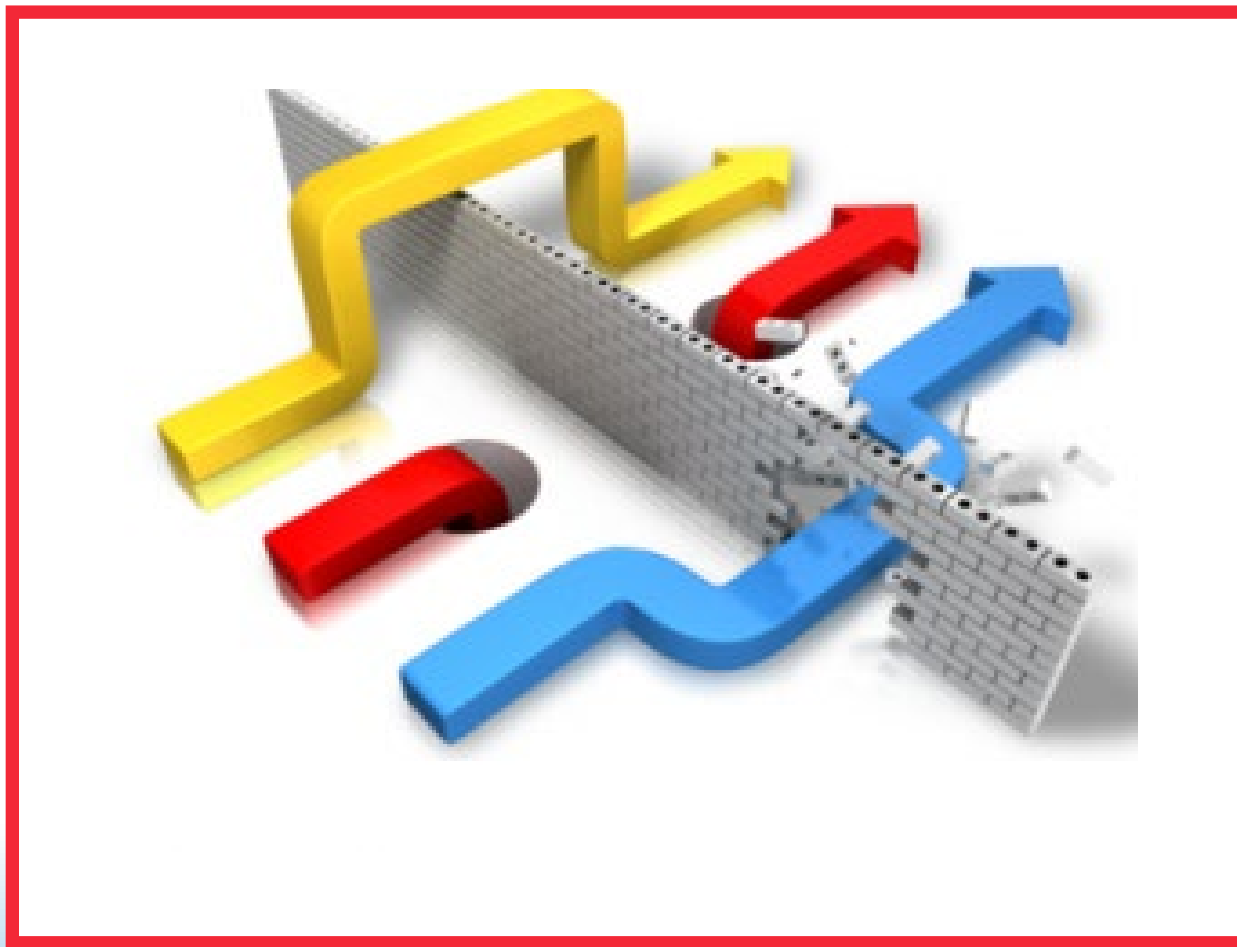


Being prepared to take that extra step to refer and help navigate





...and help in all possible ways

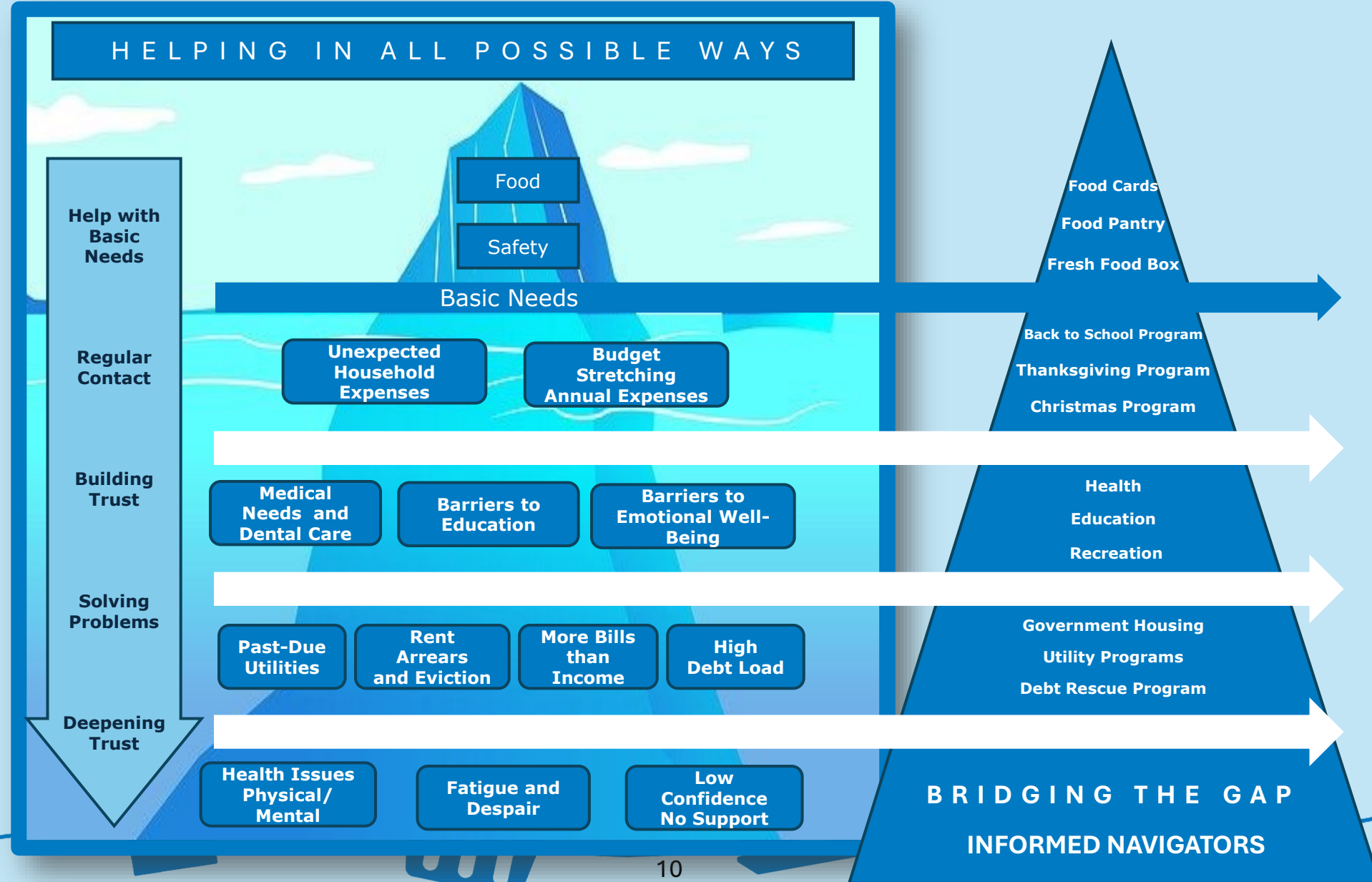




Reach our potential

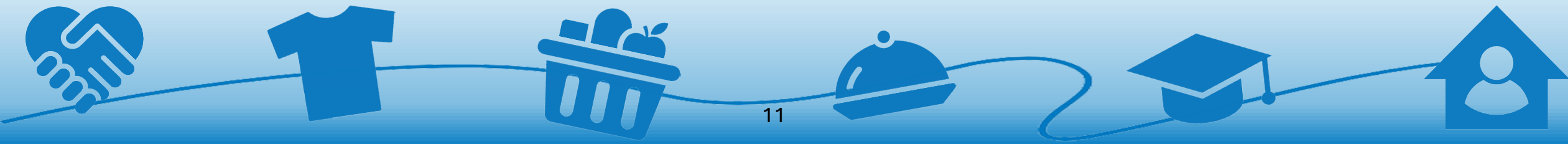


Journey from Transactions to Trusting Relationships





Active projects help families better
and attract new member who
wish to use their skills to make a difference





Informed Navigators

Referring and connecting the neighbours to programs, opportunities and resources and walking alongside them to access:

Health

1. Dental – Healthy Smiles Ontario, Adult Teeth Cleaning, Adult Emergency Dental Care, Seniors Dental Care Program
2. Mental Health resources
3. Eye Care provincial benefits and Lenscrafters One Sight Foundation
4. Prescriptions through Ontario Drug Benefit Program
5. Assistive Devices Program

Education

1. RESP/Canada Learning Bond
2. Bursaries and Scholarships
3. Ozanam Fund
4. Refurbished Laptops through RcTech Outreach
5. Connecting families to low cost internet
6. Tutoring and homework club referrals

Wellness

1. Town of Oakville, Burlington, Milton recreation fee subsidies
2. OW and ODSP recreation fee supports
3. Canadian Tire Jumpstart
4. Day and overnight camps for children
5. Mattresses

Financial Resilience

1. Food support programs in the community
2. Ontario Electricity Support Program (OESP)
3. Low Income Energy Assistance Program (LEAP)
4. Guaranteed Income Supplement (GIS)
5. Registered Disability Savings Plan (RDSP)
6. Centre for Skills Development & Training
7. Halton Multicultural Council
8. CAP Debt Centres

Health, Education and Wellness (HEW)



Informed Navigators



At each Social Justice Meeting, the resources will be reviewed and recapped to make the information concise and easy to share with members and neighbours.

How to Share with Members

1) Member Meetings:

- The first step is to familiarize your members with the information by sharing the featured resource at your conference meeting.
- Discuss the triggers that make that resource important at that time of year and the consequences if your neighbours are not aware of the resource – e.g. paying for formula when they can get it free at the foodbank, formula is expensive (explain how much it costs relative to the grocery assistance you give them).

2) Success Stories:

- Share a success story when a neighbour utilized that resource.
- Add the resource sheet to your meeting minutes along with the direct link to the website where it is posted.

How to Share with Neighbours

1) Home Visits:

- **Resource Sheet** – Bring the along the Resource Sheet with you on a home visit and start a conversation with the neighbour about this new resource you just learned about.
- **Highlight New Information** – “Did you know the food bank is now offering frozen halal chicken?” Pick a fact that will resonate with that particular neighbour – “Did you know you can get formula for free?”

2) Events:

- **Info Table** – If you are hosting an event, have an information table with members nearby to talk up the resources.
- **Listen to Learn** – Be positive and listen to what the neighbour says; often they know of new community resources. Listen for barriers to access and think of ways the team can help to remove them.
- **Conversation Starters** – Have items on hand to start a conversation e.g. set up a dental table with toothbrushes, toothpaste and dental floss to set the stage for a dental conversation.

3) Food/Program Deliveries:

- **Drop-Offs** – When dropping off a food card or making a food delivery, bring along a resource page that is relevant to the neighbour.
- **Help Overcome Barriers** – Engage in a conversation, explaining the opportunity and the steps to access. Ask for permission in following up with them in a month’s time to see if they encountered any barriers to access.

4) Targeted Emails/Calls:

- **Wellness Calls** – If your team does wellness calls, create a script to help members effectively discuss a particular resource with the neighbours. Send an email blast when it is an easy resource to understand and access – e.g. list of local food resources with locations and times.
- **New Neighbour Welcome** – After completing a new neighbour welcome visit, send a follow-up email outlining the resources that were shared in the visit, with a brief description of the resource, a link to the organization’s website and contact information.





How Conference Presidents Can Help



1) Put Social Justice As A Recurring Agenda Item At Conference Meetings

- Have 'Social Justice' as a recurring agenda item at every conference meeting.
- Ask your Social Justice Representative to share the information from the most recent Social Justice Meeting.
- In advance of the conference meeting, discuss which tips for sharing resources with neighbours suggested at the Social Justice Meeting and/or ones of your own, will be presented to the members. Encourage all members to share any new information about resources they discover on their own.
- Consider having an action item as an outcome. For example, you might agree to have a Food Flyer handed out with every food card/voucher during the months of January and February.

Conference Meeting - St. Somewhere					
Location	Event Meeting	Date	Event	Start Time	End Time
MEMBERS MEETING AGENDA					
(1) Intelligence Card Administration			Secretary	2:00h	
(2) Opening Prayer			All	2:00h	
(3) Spiritual Reflection			Spiritual Advisor	2:00h	
(4) A Reading From The Bible			President	2:00h	
(5) Opening Remarks & New Information			President	2:00h	
(6) Secretary's Report			Secretary	2:00h	
(7) Treasurer's Report			Treasurer	2:00h	
(8) Neighbour News (Share/Project)			All	2:00h	
(9) Social Justice			Social Justice Rep	2:00h	
(10) Open Forum			All	2:00h	
(11) Upcoming Meetings/Training			Secretary	2:00h	
(12) Closing Prayer			All	2:00h	

2) Meet Regularly With Your Social Justice Representative

- Whether you connect by phone, zoom or in person, spending 10-15 minutes each month with your Social Justice Representative will benefit both your neighbours and your members.
- At each Social Justice Meeting they will gain deeper knowledge about timely resources to help neighbours and will be eager to share ways to get these resources to them.
- Together you can discuss what will work best for your conference and what your Social Justice Representative will present to your team.
- Meeting regularly also lets them know you value their contribution and consider Social Justice to be a priority at your conference.



3) Recruit And Engage Members Into Social Justice Roles

- Use the Social Justice Projects such as Seeds of Hope, North of 60 and the National Housing Campaign as recruitment tools to attract new and existing members. Sharing that SSVP is involved in these projects will attract people with aligned skills.
- Recruiting for specialized roles such as a RESP/CLB or Dental Champion will free capacity for your Social Justice Representative and engage new or existing members to deepen their commitment to SSVP and helping neighbours in need.
- Consider incorporating information about these projects and Social Justice roles into pulpit and recruitment appeals.

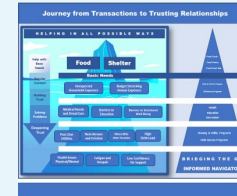


How Conference Presidents Can Help



4) Stretch Beyond The Immediate Need:

- Incorporate resources into regular day-to-day support such as home visits and food card/voucher drop offs.
- Provide information about resources at as many interactions points with neighbours as possible. For example, if you have a Fresh Food Box or Pantry, have resource brochures on display and/or packed with items you are providing to neighbours.
- A resource is more likely to be used by a neighbour if it is timely. For example, including a brochure with information about Tax Clinics along with a food card in March is more likely to resonate and be used by a neighbour.
- It is also important not to overwhelm neighbours with too much information by providing several brochures which may never get read.
- When meeting with a neighbour consider handing out supplies such as a toothbrush and toothpaste as a conversation starter about dental health.



5) Add Information About Resources To New Neighbour/Member Welcome Packages:

- When you welcome a new neighbour, consider including a resource folder with the information you provide to them.
- Keep the information in the folder to a few, high impact resources such as the Resource Recap and Food Flyer to increase the likelihood your neighbour will read through the information provided.
- Consider giving the folder to new members to inform them about resources and make them aware of the information being provided to neighbours.
- You may want to follow up with both neighbours and members to see if they have any questions about the resources you highlighted in the folder.
- If you do not hand out a folder, consider sending an email outlining any of the resources you discussed with a new neighbour with a link to the service provider so the neighbour will have easy access to research and learn more about the opportunity.

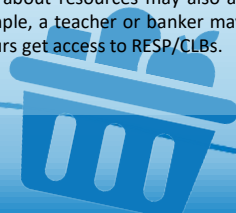
6) Use Social Justice Meetings As Training Tools:

While Social Justice Meetings are for Social Justice Representatives, every member of your conference are welcome to attend.

At every meeting, new resources are highlighted and on a rotating basis different resources are explained in detail. It is a great learning opportunity for any member who is interested in helping neighbours get access to resources.

Learning about resources may also appeal to new members who have aligned skill sets. For example, a teacher or banker may be interested in learning more about how we help neighbours get access to RESP/CLBs.

Knowledge
+ Action
=
Transformation





Tips to Keep a Focus on Social Justice



1) Meet Regularly With Your President To Discuss How To Share Information About Resources

- Ask your President to include 'Social Justice' as a recurring agenda item at every conference meeting.
- In advance of a conference meeting, review with the president the information and action items from the past Social Justice meeting. Together determine the topics to share with the conference members.
- Present the topics at the meeting. Encourage members to share any new resources they have come across. Members will gain knowledge about timely resources to help neighbours and will be eager to share ways to get these resources to them.
- Consider having an action item as an outcome. For example, the team might agree to have a Food Flyer handed out with every food card/voucher during the months of January and February.

Location	Open Meeting	Date	Event	Start Time	End Time
MEMBER MEETING AGENDA					
(1) Indigenous Land Acknowledgement			Secretary	7:00am	7:15am
(2) Opening Prayer			ALL	7:15am	7:30am
(3) Spiritual Reflection			Spiritual Advisor	7:30am	7:45am
(4) A Reading from the Bible			President	7:45am	8:00am
(5) Opening Remarks & News Information			President	8:00am	8:15am
(6) Secretary's Report			Secretary	8:15am	8:30am
(7) Treasurer's Report			Treasurer	8:30am	8:45am
(8) Neighbour News (Bible/Prayer)			ALL	8:45am	9:00am
(9) Social Justice			Social Justice Rep	9:00am	9:15am
(10) Open House			ALL	9:15am	9:30am
(11) Opening Meeting/Prayer			Secretary	9:30am	9:45am
(12) Closing Prayer			ALL	9:45am	10:00am



- Whether you connect by phone, zoom or in person, spending 10-15 minutes each month with your president will benefit both your neighbours and your members as you work together to remove barriers to access to resources.
- Meeting regularly also helps you understand the needs of your conference and get feedback about how your efforts are making a positive impact to neighbours and members.

2) Help Recruit And Engage Members Into Social Justice Roles

- Use the Social Justice Projects such as Seeds of Hope, North of 60 and the National Housing Campaign as recruitment tools to attract new members. Sharing that SSVP is involved in these projects will engage people with aligned skills.
- Recruiting for specialized roles such as a RESP/CLB or Dental Champion will free capacity for you and encourage new or existing members to deepen their commitment to SSVP and helping neighbours in need.
- Ask your president to consider incorporating information about these projects and Social Justice roles into pulpit and recruitment appeals.

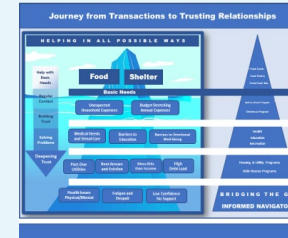


Tips to Keep a Focus on Social Justice



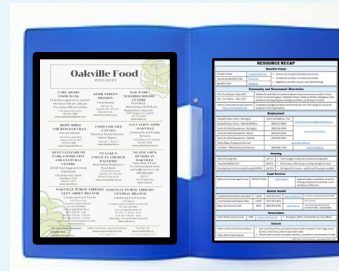
3) Stretch Beyond The Immediate Need:

- Discuss with your president how resources could be incorporated into day-to-day support such as home visits and food card/voucher drop-offs.
- Provide information about resources at as many interactions points as possible. For example, if you have a Fresh Food Box or Pantry, have resource brochures on display and/or packed with items you are providing to neighbours.
- A resource is more likely to be used by a neighbour if it is timely. For example, it would be appropriate to include a brochure regarding Tax Clinics during March interactions.
- It is important not to overwhelm neighbours with too many resources at one time.
- When meeting with a neighbour consider handing out supplies such as a toothbrush and toothpaste as a conversation starter about dental health.



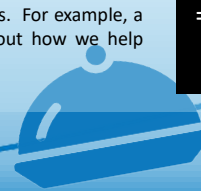
4) Add a Resource Folder To New Neighbour/Member Welcome Packages:

- Discuss with your president how a resource folder might be included with the new neighbour and new member information packages.
- Keep the information in the new neighbour folder to a few, high impact resources, such as the Resource Recap and Food Flyer.
- You may want to follow up with both neighbours and members to see if they have any questions about the resources you included in the folder.
- Consider sending the neighbour an email with a link to the service providers.



5) Encourage Members to Join You At Social Justice Meetings:

- While Social Justice Meetings are intended for Social Justice Representatives, every member of your conference is welcome to attend.
- New resources will be highlighted and discussed in depth at every meeting. The meetings will serve as an excellent learning opportunity for any member interested in helping neighbours gain access to resources.
- This may appeal to new members who have aligned skill sets. For example, a teacher or banker may be interested in learning more about how we help neighbours access RESP/CLBs.

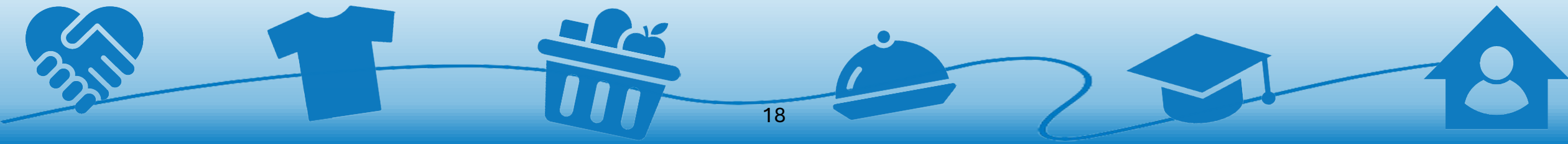




New Neighbour Welcome Model Overview



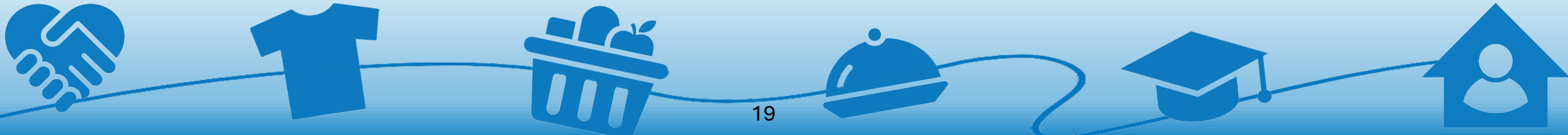
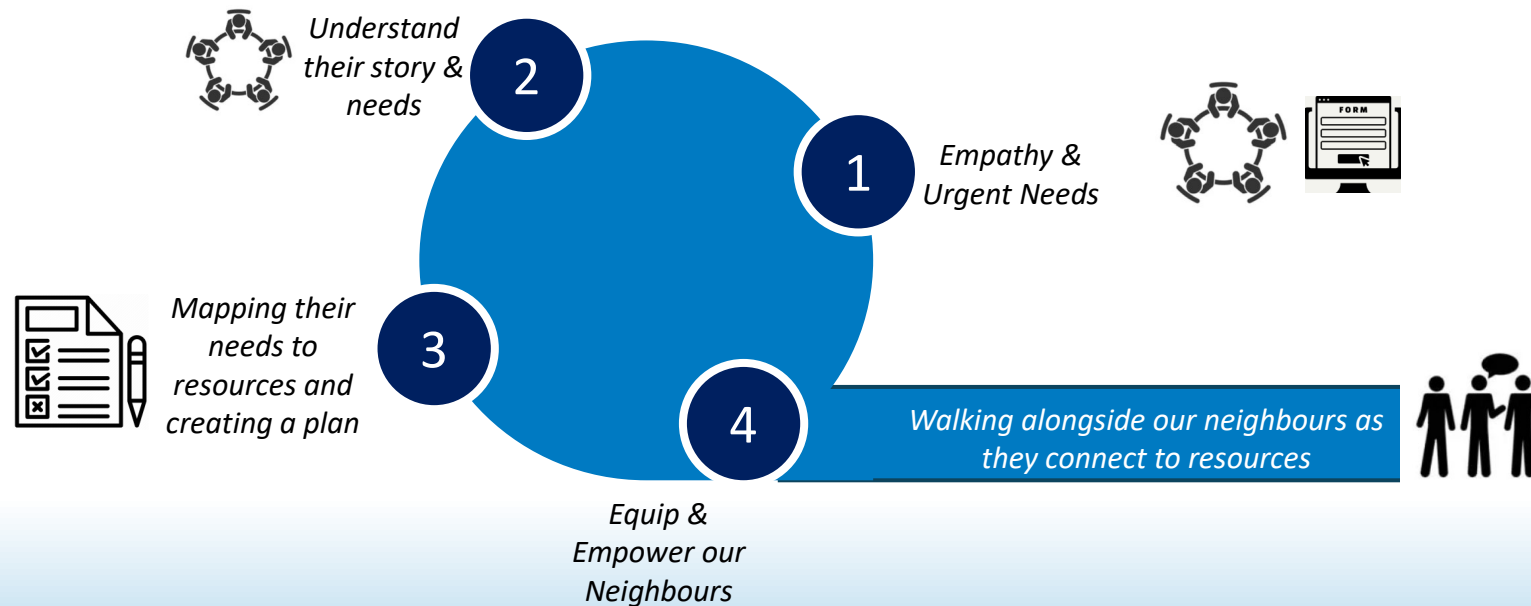
- Step 1: **Welcome:** Empathy & Addressing Urgent Needs
- Step 2: **Understanding:** Understanding Circumstances & Needs
- Step 3: **Create the Plan**
- Step 4: **Walking Alongside:** Creating Plan & Accessing Resources



New Neighbour Welcome Model Overview



The four steps build trust, understand needs, and provide support to neighbours in challenging situations. The emphasis on empathy, understanding, and collaboration prioritizes our neighbour's well-being and empowerment and creates a rewarding relationship for the SSVP member and neighbour.



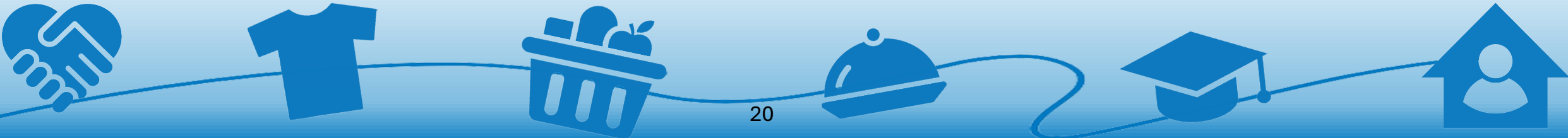
Step 1 - Initial Visit: Empathy & Urgent Needs



This is an initial in home visit where we assess and provide for urgent needs (most likely food vouchers) and provide empathy and encouragement. Key activities include:

- ☐ Provide for **immediate needs** (e.g., food)
- ☐ Share New Neighbour welcome information, along with key community resources
- ☐ Leave step 2 **New Neighbour Welcome Form** to the neighbour to fill out for the step 2 visit
- ☐ **New Neighbour Welcome Form** will collect address, email, phone number, names and ages of each resident, and high-level financial information so we can start to uncover opportunities for us

to help

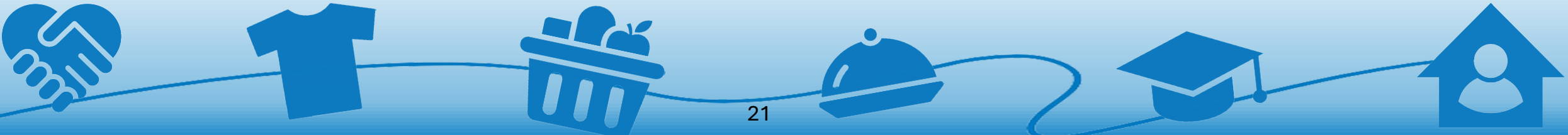


Step 2 – Second Visit: Understand their Story & Needs



This is a more in depth visit, where we can understand their circumstances and needs and begin to offer referrals. One member leads the Step 2 visit process and invites other members to participate so more members can get experience with the Step 2 visit. Key activities include:

- ☐ We review the form and understand more of their story (what they are willing/wish to share) and understand how to better help them
- ☐ Follow up with an email outlining all of the various programs, opportunities and services.
- ☐ We fully understand that the amount of information that is shared is overwhelming (even for Vincentians) and unless we can spend time walking alongside, many of the resources will not be activated.



Example Email



1) CRA - call CRA to get your My Account reinstated, so you can access your 2023 Notice of Assessment (NOA). You can also let them know that you are currently not working, on ODSP receiving \$1495/month with rent of \$1,000. Let them know that withholding your Child Care Benefit and tax refunds is a hardship for your family and you would like some relief from this. Ask them what they can do to assist with this.

2) Student Loans - call the National Student Loan Service and let them know that you are currently not working, on ODSP receiving \$1495/month with rent of \$1,000. Ask them what they can do to assist with this. Their contact info is: <https://www.csnpe-nslsc.canada.ca/en/home>

3) Food

a) Fareshare Food Bank - They are open Monday from 9:30-2 pm and Thursday from 2-6:45pm at 1240 Speers Rd - between 3rd and 4th line. Ph 905-847-3988. They have fresh meat & veggies, shampoo, laundry detergent , etc.. Once you are registered, you can expect a phone call from Lorraine who has agreed to do your food picks from Fareshare. She will need you to sign a consent form and fill out the monthly food selection. Their website link is: <https://oakvillefoodbank.com/food-help/>

b) Kerr Street Mission - have a food bank, Neighbour Care Centre (financial and budgeting assistance), Excellent Christmas program, Kids Club, Summer Programs, Youth Drop-in, Meal Programs and more. We left you with the instructions on how to start the registration process with them. They will also do your income taxes for free. Their website link is : <https://www.kerrstreet.com/family/>

c) Oak Park Neighbourhood Centre - they have food available but you must be registered. You will need your 2023 NOA, bank statements, etc. to register. They have many programs they can help you with such as free income tax help, signing up for ReConnect and Affordable Access through the Town of Oakville. Their link is: <https://opnc.ca/oak-park-fall-fair/>

4) Resume and interview help and Job listings at:

a) Goodwill Employment Centre - 2387 Trafalgar Rd near Dundas in Winners Mall phone # is Phone: (905) 257-8856 Open Mon-Fri 8:30am to 4:30pm.

b) Centre for Employment Skills Ontario: <https://www.centreforskills.ca/employment-services>

c) Employment Halton -<https://www.haltonjobs.ca/>

d) Sheridan College - Community Employment. Link is : <https://www.sheridancollege.ca/about/community-employment>

e) Halton Connects - see attached flyer

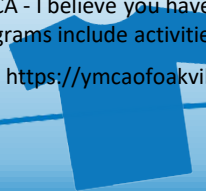
5) Safetynet - 166 South Service Rd. Phone 905-845-7233 Open Mon-Fri 9:30 am to 1pm. Offers free clothing including coats, footwear, diapers, household items & bikes (If they have any, they were charging \$20/bike). Please let us know when you have your appointment with Safetynet. Website link is: <https://www.safetynetservices.ca/> Furniture - you can view their furniture by clicking on the word Link in orange at: <https://www.safetynetservices.ca/furniture-service> There is a delivery fee of \$200 for Furniture arranged from Safetynet.

6) Activities for your family:

Oakville Library: your closest location is the Sixteen Mile Branch Library 3250 Neyagawa - on Neyagawa across from the Fortino's mall on Dundas. That is the drop off for the Oakville Transit On Demand Bus Hub. It would be about a 6 minute walk from the Fortino's mall. They have an amazing adult & children's sections as well as many online resources for ebooks/games/movies. Library cards are free but you will need ID with an Oakville address to obtain a permanent card. Link is: <https://opl.ca/Library-Services/Borrowing/Get-a-Card>

YMCA - I believe you have access to some of the programs with the YMCA for both yourself and your daughter for free. Contact your ODSP caseworker for more info. YMCA programs include activities such as swimming, rock wall climbing, etc. More details are at this

link: <https://ymcaoflakeville.org/programs/>



Example Email



7) You are also signed up for the monthly Fresh Fruit and Vegetable program which you pick up from the Mary Mother of God church side door at 2745 North Ridge Trail, on the 1st Tuesday of the month. Our next Food Box is Dec 3 from 2:00-3:30 to 5:30-7pm. We normally supplement the food box with milk, cheese and eggs if we have sufficient funds. Come in person and meet everyone - grab a snack - grab some dental supplies - sign up for raffle prizes & more. Cellphone # 289-300-1023 if you are unable to come.

8) CLEO: Community Legal Education has many pamphlets on your rights as a tenant/employment/Family law/Immigration and more. You can research pamphlets and free information at this link: <https://www.cleo.on.ca/en/resources-and-publications/housing-law>

9) Front Line Outreach - offers food support and more if you are signed up with them. They also have a new Moms & Tots program that you and your daughter might be interested in. Link is: <https://www.frontlineoutreach.ca/>

10) Halton Community Legal Services - they provide legal help for free on housing issues and more. Their website is : <https://www.haltonlegal.ca/>

11) Oakville Transit free for those aged 0-19 and 65+ with a Presto Card - You can go to a Shoppers Drug Mart (closest one is at Dundas & Neyagawa at 478 Dundas St W on the other side of Dundas from the Fortino's mall) to purchase one for \$4. You will need to take photo ID (passport or birth certificate) with proof of age when purchasing the card. Presto card info can be found at: <https://www.oakvilletransit.ca/fares/presto/> You can also use the Presto card on the Go Train. <https://www.oakvilletransit.ca/youth-seniors-ride-free.html>

We also talked about the Oakville Split Pass program. This is a monthly pass with unlimited bus use. You still would need to pay for it. The regular monthly pass currently costs \$143/month of which if you apply for a split pass will cost half that amount. You will need your 2023 Notice of Assessment to apply online. However, your ODSP caseworker may be able to do this for you. Current single use bus fares are: Link is: [https://www.halton.ca/For-Residents/Employment-and-Financial-Assistance/Subsidized-Passes-for-Low-Income-Transit-\(SPLIT\)](https://www.halton.ca/For-Residents/Employment-and-Financial-Assistance/Subsidized-Passes-for-Low-Income-Transit-(SPLIT))

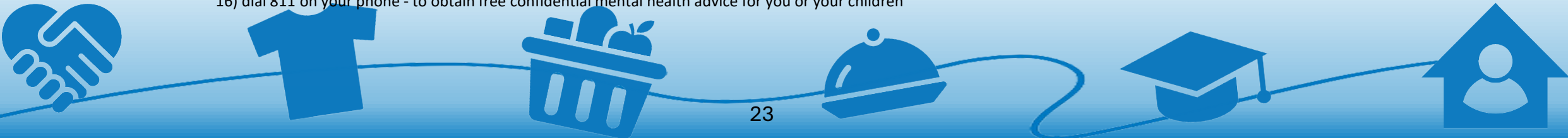
12) Affordable Access - You can apply for programs through the Oakville Parks & Recreation Program. You can apply for this yourself or through Oak Park Neighbourhood Centre. If you qualify, you will be given \$300 on an IRIS account to use towards camps, fitness - anything in the Parks & Rec brochure. You will need your 2023 Notice of Assessment when applying. Links are: <https://www.oakville.ca/parks-recreation-culture/programs-activities/affordable-access/> and <https://opnc.ca/>

13) Low cost Internet/phone/TV - we left you with a flyer today from Rogers on low cost phones/internet & TV. Link is: <https://www.rogers.com/connected-for-success> Since you are on ODSP, you would qualify. Application link is: <https://www.rogers.com/connected-for-success/eligibility-and-application>

14) HipInfo - search for any services, food banks, etc. in Oakville. Link is: <https://newcomers.hipinfo.ca/>

15) Dial 211 or 311 for non-emergency help. 211 gives you any info you need to know on Ontario government services (Health related). 311 gives you info on Halton related items like how to find a family doctor, housing, etc.. 811 is for Health Care Navigation & Information.

16) dial 811 on your phone - to obtain free confidential mental health advice for you or your children

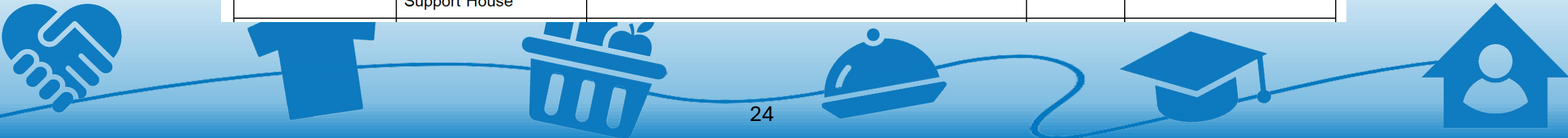


Step 3 – Create the Plan



Based on what we learned about the needs of the neighbour we create a workplan of key activities.

NEED	RESOURCE	ACTION	STATUS	COMMENTS
Identification	Utilize Service Canada's Reaching All Canadians – Service Referral Initiative Colleen Hynes On line replacement process	Linda to put in referral form request Replace lost birth certificate There is a \$35 fee for birth certificate – we can help with application and pay fees Ontario photo ID has expired – once birth certificate is received go to Service Ontario	Open	Awaiting receipt of replacement birth certificate
Improve financial stability	CRA, National Student Loan Service	Call CRA to get My Account reinstated – bank sign up partner access was lost when changed bank debit card as She cannot remember address she filed under – has moved repeatedly Access 2023 Notice of Assessment Ask for relief from 100 % CCB being deducted Ask for relief from student debt payments CRA # 800-959-8281	Open	
Improve financial security	Upcoming Canada Disability Benefit, Disability Tax credit	Investigate if eligible for DTC and if so help her apply. Help her apply for CDB in July if eligible for DTC	Open	
Gain housing security	HATCH application	Complete HATCH application and drop off at housing Needs NOA to do application Submit application and add note that NOA is pending	Open	
Secure safer housing	Halton Housing Helps Summit Housing Support House	Rent is \$1495, lives in a rooming house, help to find alternative housing		



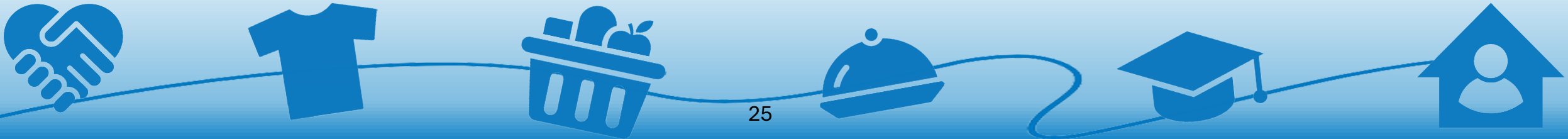


Step 4 – Ongoing: Equip & Empower our Neighbours



This is the stage where we help them action items that will bring more sustainable longer term help for them. It's important we action these one by one and not overwhelm the neighbour. Key activities include:

- ☐ Have 2 members meet weekly with the neighbour to problem solve the issues and connect the neighbour to resources.
- ☐ This step of ongoing engagement with the neighbours also helps us deepen the connection of our members to our Vincentian vocation





3 Impactful Themes



Canada Learning Bond



Dental



Recreation





SEEDS OF HOPE



**RESP / Canada Learning Bond/
Canada Education Savings Grant Program**



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The Canada Learning Bond



Hope for
the future

For every child that we serve

Up to \$2,000 per child





Canada Learning Bond Eligibility



Age 20 years or younger
born January 2004 or later

Low Income \$53,359 or less
net family income
Income eligibility increases with number of children

Valid Social Insurance Number
(SIN for parent and each child)





CANADA LEARNING BOND

FEATURES

No contribution required

\$0

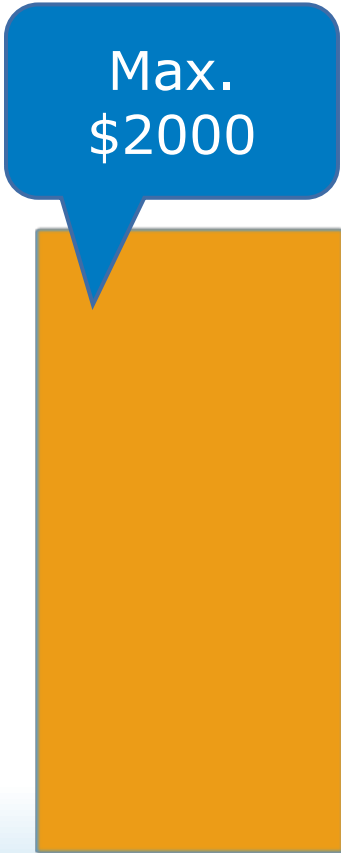
Retroactive



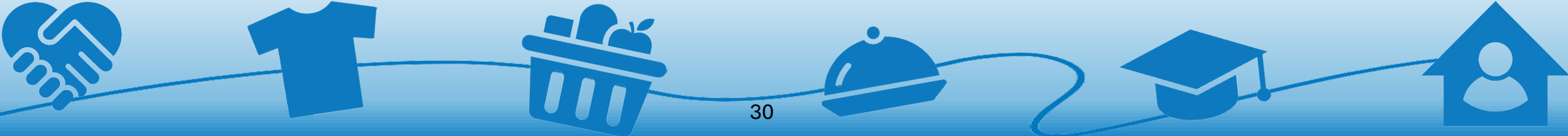
Can only be used for education
after high school



TODAY

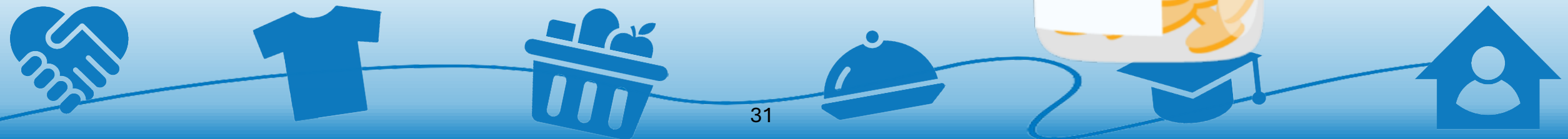
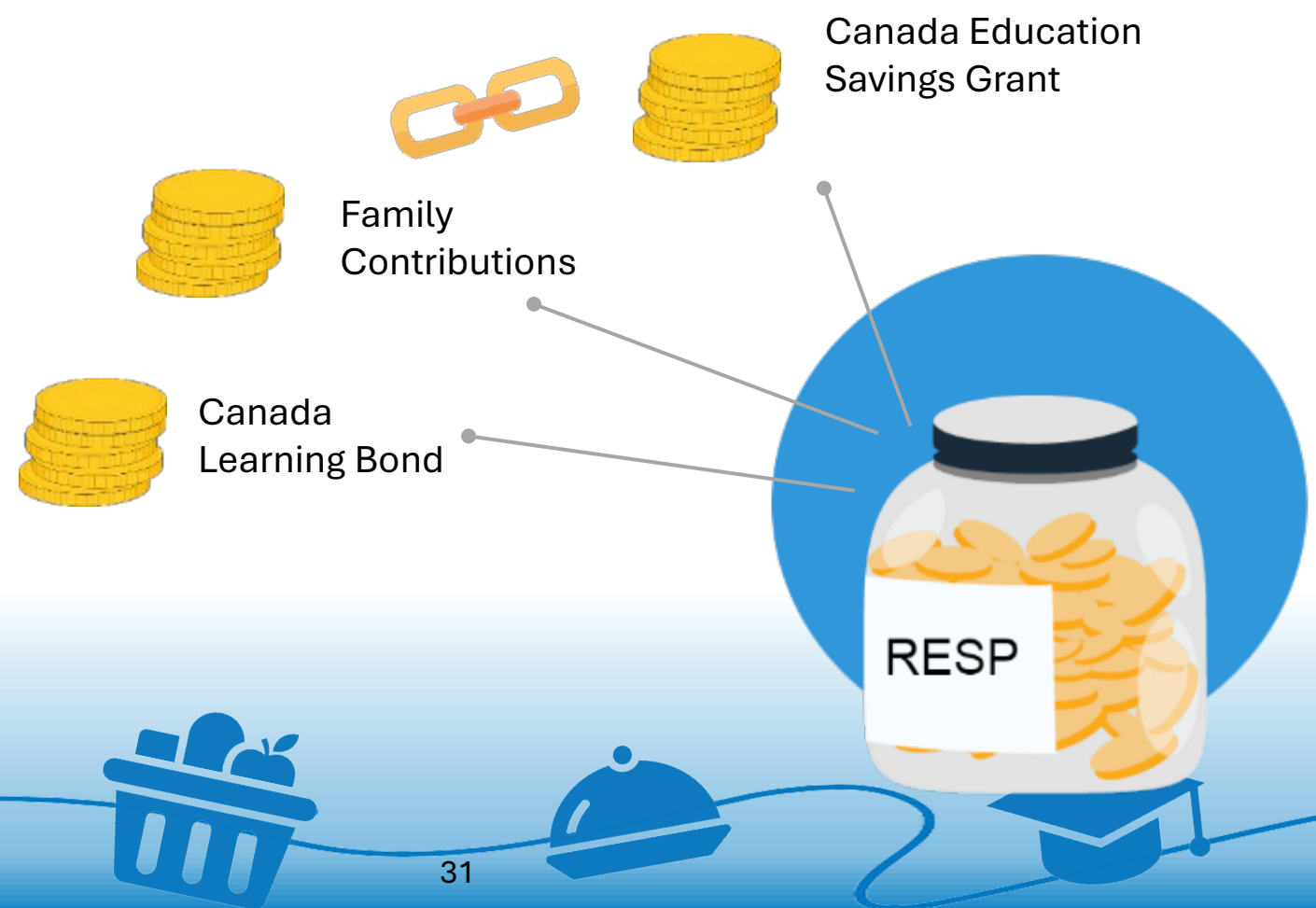


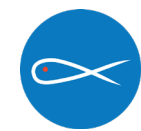
15 YEARS



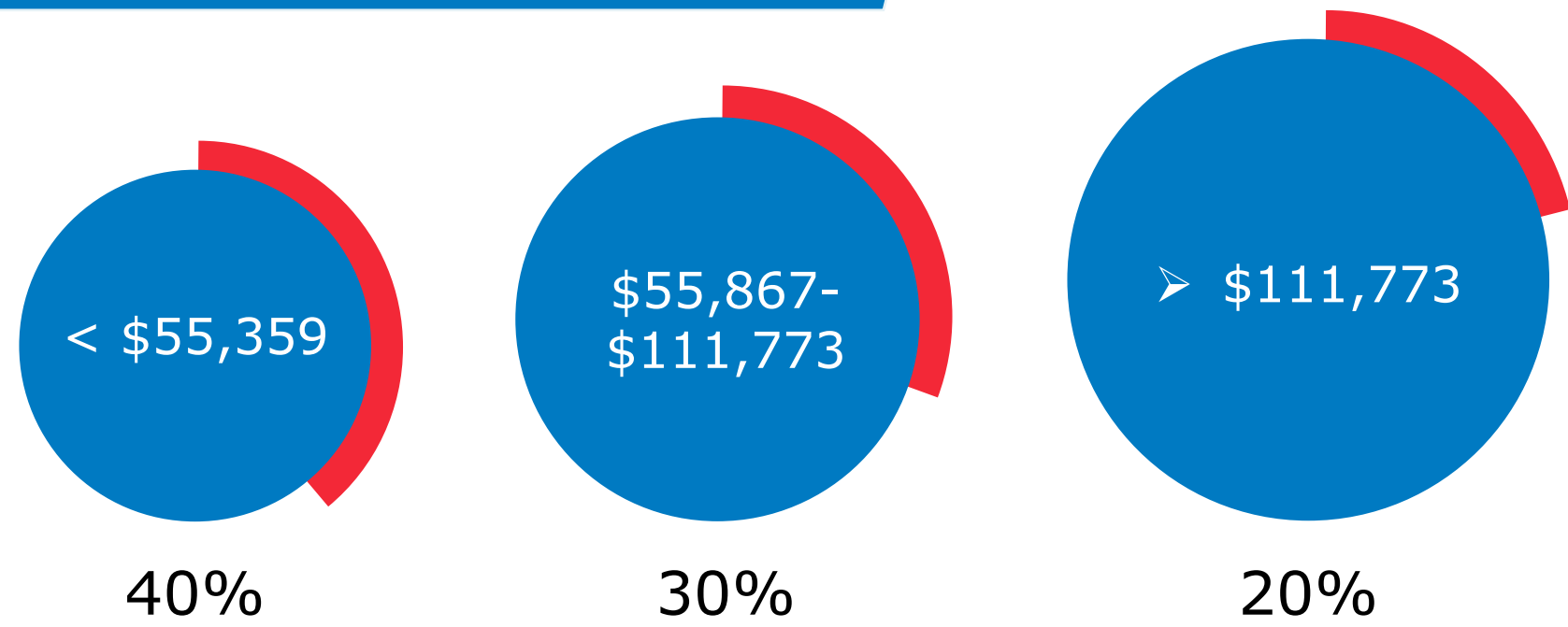


CANADA EDUCATION SAVINGS PROGRAM

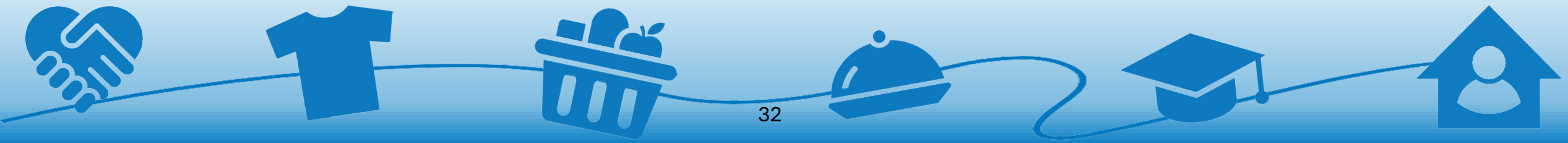




CANADA EDUCATION SAVINGS GRANT



lower family income = bigger match

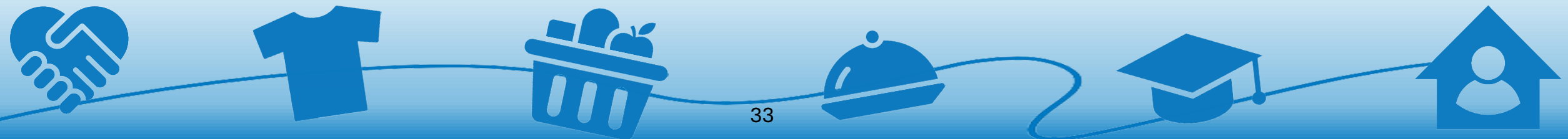




CLB Example – Ashley’s Family



Adam – age 12	\$1,700
Susan – age 9	\$1,400
Kyle – age 5	\$1,000
Jack – age 18 mths	\$ 600
Total	\$8,000



WHAT DOES A PARENT NEED TO DO?



1 Have Social Insurance Numbers for parent and each child

Make an appointment with their bank to open:

2

- **a no-fee, no contribution Registered Education Savings Plan**

Note - For newcomers, they need to wait until they are eligible and receiving the Canada Child Benefit.



GO GET YOUR CHILD'S MONEY





Barriers to Access



① Awareness

Many families are not aware of this opportunity.

② Misconceptions about RESP accounts

The family can open:

- a no fee account
- no initial contribution
- no monthly commitment

③ Fear the funds may impact other federal or provincial benefits

- exempt as assets
- exempt as income

④ Intimidation

Many are intimidated by going into a financial institution

BMO and RBC can open up RESP accounts remotely

We can help to remove the barriers and increase access!

A critical success factor is for one volunteer per conference to step forward.

Conference CLB Champion



WALKING ALONGSIDE OUR FAMILIES

WITH LOVE, RESPECT, JUSTICE AND JOY





Join us



Become a CLB Champion



36





Society of Saint Vincent de Paul Seeds of Hope Project PROJECT TOOLKIT



Click on each image below to access the document

CLB SOH Champions
Fact Sheet
(with contribution)

Use this summary sheet to
guide your conversation
with the families you serve



CLB SOH Champions
Fact Sheet
(without contribution)

Use this summary sheet to
guide your conversation
with the families you serve

CLB Family
Fact Sheet
(with contribution)

Share this summary sheet
with the families you serve



CLB Family
Fact Sheet
(without contribution)

Share this summary sheet
with the families you serve

RESP Money Jar

A handy visual
to depict the CLB and
the CESG Grants



The Quick Reference
Guide

It clearly explains the
additional matching grant
program available to
families that choose to
make contributions
into the RESP

RESP/CLB Dialogue
Checklist

Use this quick
reference checklist
to become informed
and ready for
conversations with the
families



Seeds of Hope Project
Overview

This overview provides
background to answer
Frequently Asked
Questions about RESPs,
the CLB and
the 'Seeds of Hope' Project

Award this Society of Saint
Vincent de Paul
'We Believe in You'
Certificate to
RESP / CLB
applicant families



Sample CLB Caller Script

Use this caller script to
guide your calls to the
families

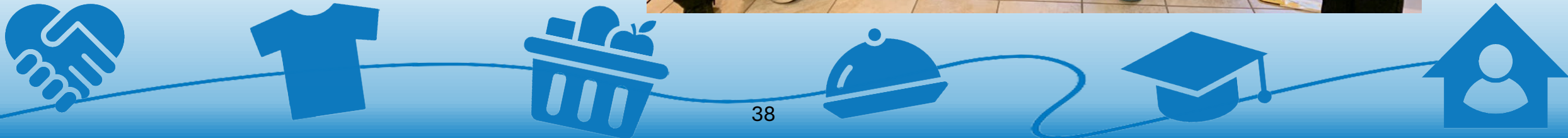
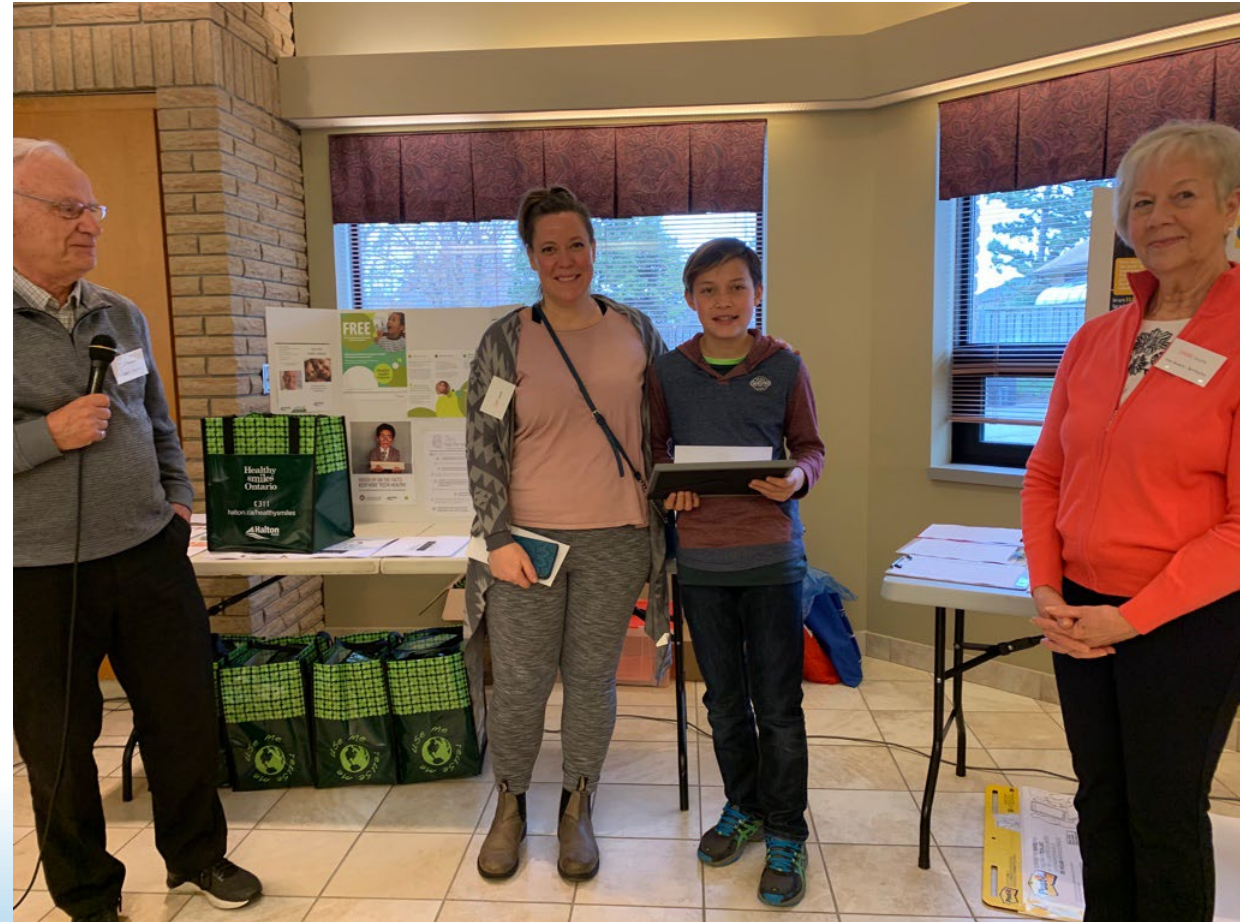


Hope for the future

<https://ssvp.ca/special-projects/seeds-of-hope/seeds-of-hope-toolkit/>



Lets all agree that we can have one of these certificates in each of the children's rooms



Canada Learning Bond Referrals



Members
plant the seed

Referral made to CLB Champion who:

- Explains the process
- Answers questions and offers encouragement
- Removes barriers to access



WALKING ALONGSIDE OUR FAMILIES

WITH LOVE, RESPECT, JUSTICE AND JOY



**Introduce yourself and explain reason for the call:**

- Hello my name is _____ and I'm a volunteer at the Society of Saint Vincent de Paul, (insert location). Am I catching you at a good time to have a brief chat?
- We are calling families with children under 19 to make sure they know about \$2,000 of free government money to help pay for education costs after high school. Half of the children across Canada are still missing out of their education funds and we are calling all of the families we serve to try to make sure that as many children as possible get their funds.

Start the conversation:

- Does your child have a Registered Education Savings Plan (RESP) and the Canada Learning Bond (CLB)?

If they answer yes:

- Congratulations, that's wonderful!
- Do you remember getting the Canada Learning Bond, it is \$500 up front and then \$100 every year until deposits reach \$2,000.

If they don't remember if they received the CLB:

- As long as your family net income is less than \$50,197 and you are receiving the Canada Child Benefit, you should have received the CLB. Check your statements to make sure you received it or contact your bank to make sure they applied for it.

*Note – Some families may not have received the CLB due to a bank process error. Or if they applied before they were receiving the Canada Child Benefit (this applies to newcomers) they will not have received it and they need to have their bank re-apply now they are receiving the CCB. They can also call the **Canada Education Savings Program hotline at 1-888-276-3624** to inquire. They need to have their child's SIN# for the call.*

If they haven't already opened up an RESP:

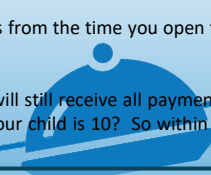
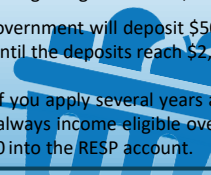
- The Canada Learning Bond is up to \$2,000 from the government that is deposited directly into an Registered Education Savings Plan (RESP) for your child.
- Think of the **RESP as a 'special bank account'** where money can grow until your child is ready to attend college, university, an apprenticeship program or trade school. It can be for full-time or part-time studies.
- After your child is enrolled in a post-secondary program, they can start taking out their money from their RESP account.
- You do not have to put any money into the RESP to get the CLB – **not even one penny.**
- If you happen to be receiving any government benefits, the **CLB will not affect any of those benefits.** This is your child's money for after high school.
- It is for children born January 1 2004 or later, whose families are receiving the Canada Child Benefit and whose family's net annual income is less than \$50,197. The family income cut-off is higher for families with more than 3 children.

Tip – Quantify the amount they are eligible for: "You have three children under the age of 19? That means there is \$6,000 waiting for them, courtesy of the government."

Is the neighbour getting the Canada Child Benefit (CCB):

- If you are getting the benefit, the CLB is another benefit your children are entitled to receive.
- The government will deposit \$500 into the RESP within 65 days from the time you open the account and then \$100 every year until the deposits reach \$2,000.
- Even if you apply several years after your child was born you will still receive all payments for your child – as long as you were always income eligible over those years. For example, your child is 10? So within 65 days the government will put \$1,400 into the RESP account.

Note – If they are newcomers they need to wait until they are eligible to receive the CCB.



**How to apply for the RESP/CLB:**

- First, does your child have a Social Insurance Number?

IF YES:

- The next step will be to contact your financial institution, where you do your banking. Call your bank and ask to make an appointment to set up a **no fee, no contribution RESP**. The bank will apply for the CLB for you.
- You cannot go to a teller to open an RESP, an appointment must be made with a Financial Advisor. You can use the online appointment scheduler to make the appointment or just give them a call. Some banks may be able to open an RESP virtually.

IF NO:

- You can apply for the SIN # online at www.canada.ca or visit the Service Canada Offices.

Tip – Offer to help them make the bank appointment online for them now. This will get the appointment made and a follow-up email will be sent to the family.

When you go to the bank:

- Start the appointment by saying you want to open a no fee, no contribution RESP so you can get access to the CLB.
- The bank will ask you to choose the type of investment you want for your RESP account. One of the suggestions will be a Guaranteed Income Certificate (GIC) and there is no risk of losing any money with that type of investment. You may want to stay away from mutual funds as your balance can go up or down, depending on the stock market.
- If you have more than one child, you have a choice to open up one RESP account and your children will all be named as beneficiaries in the one account or you can choose to open up a separate RESP for each child. It is simpler to have just one account for all children but that is for you to decide.

**WALKING ALONGSIDE OUR NEIGHBOURS**

Some neighbours may consider an appointment at the bank overwhelming and would appreciate you offering to go to the bank with them. If they decline your offer, suggest they bring the one page fact sheet to the bank with them.

RESP Contribution Cheque:

- Once you have the RESP account set up, SSVP will contribute a \$100 cheque to deposit into the RESP per child. And then the government will match these funds by another \$40.

Tip – Put the cheque in a large manila envelope and write 'please deposit the cheque as soon as possible' on the envelope. They cannot go to a Teller to deposit the cheque as it is going into a registered account, they have to make an appointment to see a Financial Advisor.

Note – When they have opened the RESP, email or text them a copy of the RESP contribution form (if applicable) so the contribution cheque can be created and the 'We believe in you' certificate can be produced. You may want to offer to complete the form for them. All you need is the name of their financial institution, the plan number and the name of the beneficiary(s) on the account.

Instructions on how to proceed with the cheque and certificate preparation are in the SOH Toolkit.

Closing the Call:

- Do you have any questions?
- Do you want me to email you a copy of the CLB flyer that explains what we have been talking through?
- Feel free to call me if you have any questions. I am happy to help you make that appointment and go with you to the bank if you wish.
- May I call you back in a week's time or so to see how it is going?





Tips for
Sharing with
Members

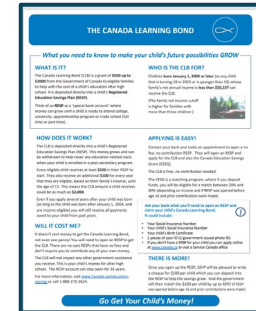
Resource Roadmap Education – RESP/CLB

The following are examples of how you can share the information you learn in the Education training at a Member Meeting:

1) Review Neighbour Fact Sheet

- Provide each member with a copy of the Fact Sheet for neighbours from the Seeds of Hope Toolkit.
- Review the fact sheet with them, highlight the features and benefits and how to apply.
- Share that neighbours may appreciate an offer to go to the bank with them.
- Explain that SSVF provides a \$100 deposit for every child's new RESP (while funding is available).

Visit <https://ssvf.ca/special-projects/seeds-of-hope/seeds-of-hope-toolkit/>



2) Role Play Call Script

- Consider doing a role play, using the scripts in the Education training.
- Ask a member to play Ashley, the mother with 4 children and you play the SSVF member trying to help each of her children get an RESP/CLB.
- Doing the role play will show how easy the conversation can be and demystify the process of encouraging a parent to get an RESP/CLB.
- You may inspire a member to join you in making the calls once they see how easy it is.

The script is available on the national website listed above



3) Share Success Stories

- Share success stories from your conference or ones shared at the Social Justice meeting.
- Nothing inspires other like hearing how a neighbour feels after getting free government money for her children and the hope she feels for their future.
- You could also use the example of the fictitious Mom, Ashley Ackerman, on page 5 of the RESP/CLB Education Training.

CLB Example – Ashley's Family	
Adam – age 12	\$1,700
Susan – age 9	\$1,400
Kyle – age 8	\$1,600
Jack – age 18 mths	\$ 600
Total	\$5,300



Hope for the future





1) Do a Call Program

- Use the call script and fact sheet to set up a call program, using a list of families with children eligible for an RESP/CLB.
- Ask if any members will volunteer to do calls with you and provide them with an overview of the RESP/CLB training.
- When making the calls, let neighbours know it is an ideal time to get to the bank to open the RESP/CLB as it is easier to get to the appointment while the kids are in school.

2) Set up Referral Program

- Once you develop a list of neighbours who have children who qualify, ask members who have developed a trusting relationship with some of the neighbours on the list to do a warm-up call.
- Ask them to plant the seed and let the neighbour know that there is an important benefit called the Canada Learning Bond that they may be missing out on and that someone from your conference will be calling to talk to them about it.
- Also ask members to bring up the RESP/CLB, when appropriate, at all interaction points such as home visits, food card drop-offs or when welcoming a new neighbour and ask those neighbours if a member can follow up with a call to discuss it in more detail.



3) Hand out the Fact Sheet at a neighbour event hosted by SSVP

- When hosting an event, set up an information table with copies of the Seeds of Hope Fact Sheet.
- Have members on hand to give out the fact sheet, start a conversation and answer questions.
- You may also want to put a fact sheet in anything being provided to the neighbour (e.g. Fresh Food Box, Back to School package).
- You may want to make note of any qualifying families in advance of the event in order to bring it up with them when they do a pick-up (e.g. Fresh Food Box neighbour/food card list).



4) Talk about RESP/CLB at a School or Community Event

Set up a table at schools:

- Consider asking your local schools if you can set up a table during one of their events such as JK Registration.
- While you are trying to help low-income families, you may be approached by other families. Share the guide that outlines the government matching program which is for all families and all income levels with the percentage increasing for lower income families.

Set up a table at the Food Bank:

- Consider asking your local Food Bank if you can set up an info table. Have copies of the fact sheet on hand to give to people visiting the Food Bank.



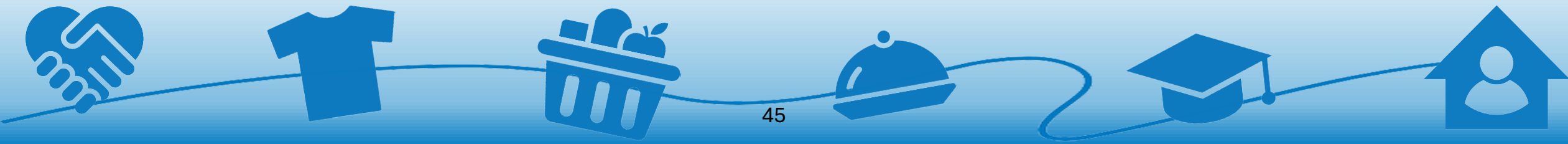
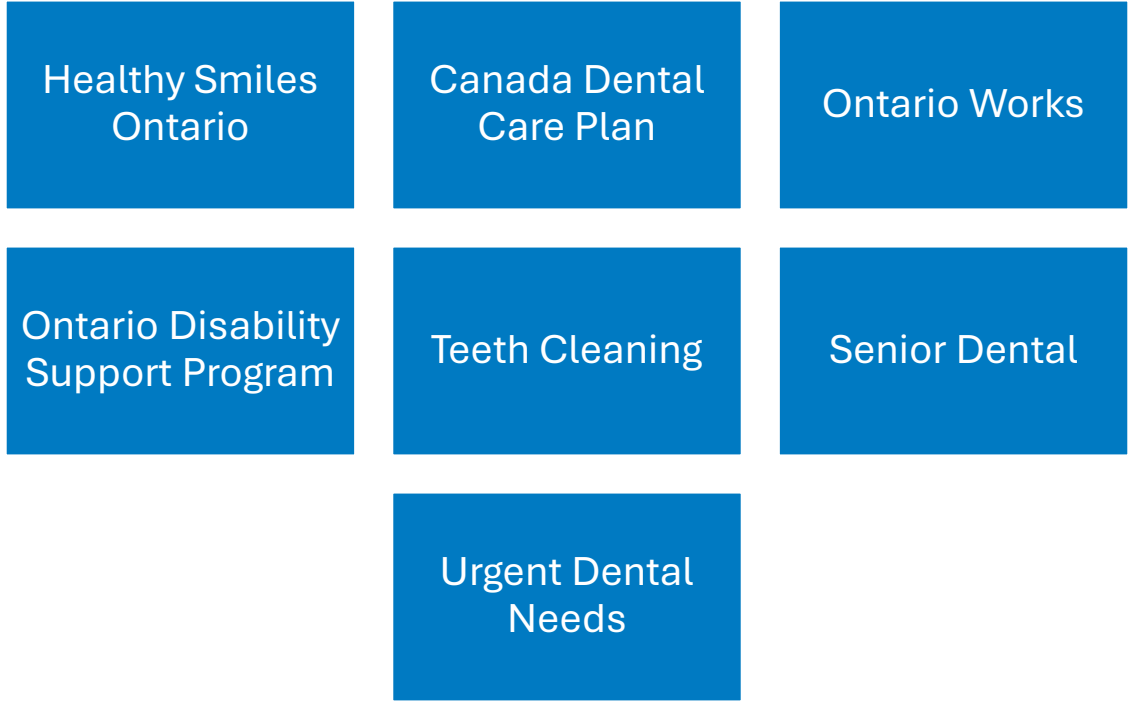


Dental suffering is hidden but prevalent among all those in poverty and we can help alleviate this by connecting them to dental care





Dental coverage programs to help alleviate dental suffering



Canadian Dental Care Plan (CDCP)



CDCP is an insurance program that covers most basic dentistry costs for Canadians who have no dental insurance with a household income under \$90,000 and helps cover the cost of various oral health-care services, with the focus on "those deemed medically necessary by an oral health-care professional," and include:

- **Preventive services**, including scaling (cleaning), polishing, sealants and fluoride.
- **Diagnostic services**, including examinations and X-rays.
- **Restorative services**, including fillings, crowns and dentures.
- **Endodontic services**, including root canal treatments.
- **Prosthodontic services**, including complete and partial removable dentures.
- **Periodontal services**, including deep scaling.
- **Oral surgery services**, including extractions.



If there is dental coverage through government or social programs, they can still qualify for the CDCP if they meet all the eligibility criteria. In that case, coverage will be coordinated to ensure no duplication and avoid gaps in oral health care.

Note - Services such as teeth whitening, implants and mouth guards are not covered.



Apply Online:

Step by step instructions are provided online <https://www.canada.ca/en/services/benefits/dental/dental-care-plan/apply.html#apply-online>.

The application needs to include all eligible members of the household and the following information is required for each applicant:

- Social Insurance Number (SIN) (if available for children)
- date of birth and full name and address
- list of dental coverage through government social programs (if applicable)
- a tax return for the previous year must have been filed with the notice of assessment received.





Renewals for Existing CDCP Clients:

Starting in March 2025, the government will begin its annual reassessment of the eligibility of individuals currently covered under the plan to confirm that they continue to meet all eligibility requirements. Canadians already covered under the CDCP will be required to renew their application for the next benefit year by submitting a renewal application.

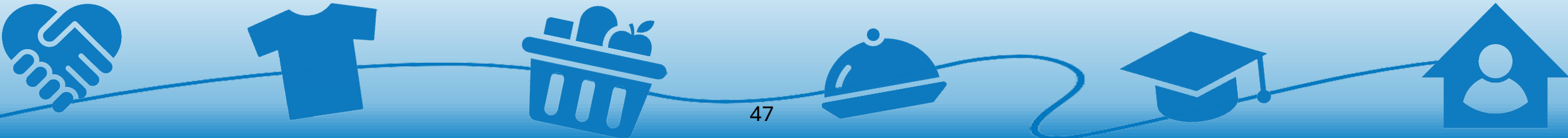
Current clients who have filed their 2024 tax return and received their Notice of Assessment from the Canada Revenue Agency will be able to renew their CDCP dental coverage through one of the following channels:

- Renewal streamlined application, available online on Canada.ca
- Renewal application, available through My Service Canada Account (MSCA)
- Interactive Response System (not available for applications with dependent(s))
- By phone, with a call centre officer
- In Person

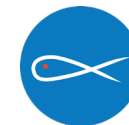
To avoid a gap in coverage, applications for renewals must be submitted by **June each year**. If a client fails to submit their application to renew or no longer meets the eligibility requirements, their coverage will end on **June**.



To be eligible for the CDCP, individuals need to:

- Be a Canadian resident for tax purposes.
- Have filed their taxes for the previous year;
- Have an adjusted family net income of less than \$90,000 per year; and,
- Not have access to private or employer/pension sponsored dental coverage





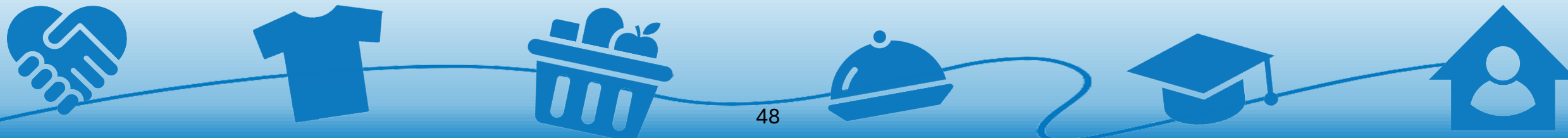
It's easy to embed this type of learning into your home visits and all your interactions with the families



 Dental Project Checklist: How to start! 

- ☐ Review the dental toolkit (ssvp.on.ca/members)
- ☐ Create a dental team in your conference
- ☐ Meet with the Region dental office
- ☐ Do a dental needs survey with your families
- ☐ Ask your own dentist to help us
- ☐ Choose one of the 3 dental pillars and start:
 - ☐ 1) Get kids into dental chair through awareness and access to Healthy Smiles Ontario
 - ☐ 2) Get adults access to teeth cleaning
 - ☐ 3) Get adults access to emergency dental care
- ☐ Celebrate and share successes!

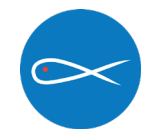
 



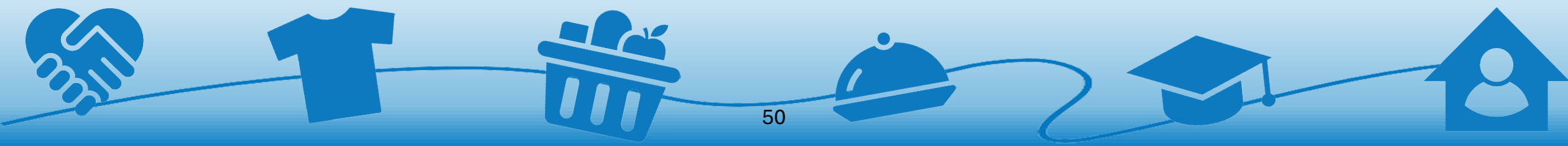


Children need activities that will empower them,
help them grow as individuals and give them hope
for their own futures





There are programs and financial assistance for all children to be involved in activities and sports



There are simple recreation resources that we can leverage for our home visits and any interactions we have with the families



Registration for spring programs and summer camps is now on.

Sign up directly with the Town of Oakville
These programs fill up fast!!!
Create an account with the Town of Oakville to receive the information ASAP. Signing up allows you access to many online services.
Don't delay! Go to: [Recreation & Culture \(oakville.ca\)](https://www.oakville.ca/recreation-culture)

Recreation Fee Subsidies Available
The Town of Oakville, Halton Region and Canadian Tire provide families with free and low-fee programs and services, as well as financial assistance options. Check out summary below.

OAKVILLE
Recreation Connection Program
Financial assistance of up to \$300 per eligible family member per year is available to qualified families. To qualify for the Recreation Connection program, the applicant must:

1. Be a resident of Oakville
2. Have a total net individual or combined family income below LICO (Low Income Cut-Offs);
3. Provide recent official documentation that shows total family net income.

To register or renew Rec Connect or for any questions send email to Nabeel at: affordableaccess@oakville.ca
Go to: [Registration Information \(oakville.ca\)](https://www.oakville.ca/recreation-culture)

Halton
Recreation Referral

1. Up to \$200 per child per quarter available to families receiving Ontario Works (OW) or Ontario Disability Support Program (ODSP)
2. Up to \$200 per family per year may be available to families currently in receipt of child care subsidies.

Above funding is separate from your current Child Care Fee Subsidy allotments.
Please call Halton Region (905) 825-6000

Jumpstart Bon départ Up to \$600 per child per year is available to assist with costs related to sports registration, equipment and/or transportation. Available to:

- Families living below Revenue Canada's Low-Income Cut Off (LICO) are eligible
- Each sport activity has a maximum per registration; subject to local chapter discretion and/or demand

Refer to: Individual Child Grants | Jumpstart (canadiantire.ca)

Town of Oakville
Available Programs
<https://www.oakville.ca/parks-recreation-culture/programs-activities/>

Registered Programs
Sign up for recreation, arts and culture programs!

Drop-In Programs
Programs and activities to fit your schedule.

Memberships
Fitness, recreation, and culture memberships and passes.

Swimming
Make a splash with our swimming programs and activities.

Skating
Get the ice with our skating programs and activities.

Camps
Children's camp programming for ages 6-12.

Inclusion & Support
Enhanced support options available through our Recreation and Culture programs.

Fitness
Get active at one of our six fitness centres!

Sports Leagues
Adult sports for participants ages 18 and up.

Seniors Services
Seniors recreation and culture programs and facilities.

Youth Services
Engagement and recreational opportunities for youth in our community.

Affordable Access
Financial assistance programs and subsidies.

OPL Oakville Public Library
News • Locations • Families • [1-800-387-4672](#)
Books • Movies • Music • Programs • Events • Online Resources • Library Services

OPL Oakville Public Library
Join Canada's largest literary event for young readers!

The Forest of Reading Festival is Canada's largest recreational reading program – and the only one where children and adults choose the winner.
The challenge runs from January 1 – April 30 2023.
For more information go to: [Forest of Reading \(opl.ca\)](https://www.oakville.ca/forest-of-reading)

OPL Oakville Public Library
Online Resources

read

listen

watch

research

family history

welcome to canada

career development

health info

online learning

social services

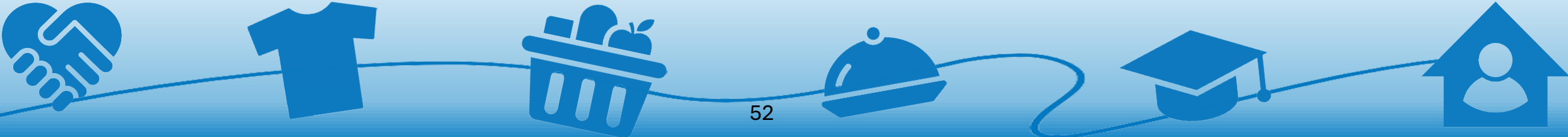
kids

Go to: [Online Resources | Oakville Public Library \(opl.ca\)](https://www.oakville.ca/online-resources)





believe
Questions?
Education
Future
CLB
empower
HOPE
education
hope
Questions?





Please complete the evaluation form

Merci de remplir le formulaire d'évaluation



Society of Saint Vincent de Paul
Société de Saint-Vincent de Paul

www.ssvp.ca

