

# WoodGreen Community Services

Realizing opportunity through applied research

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Supports  
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# Financial Empowerment

## Programs

- Income Tax Clinics (7500 returns in 2017)
- Financial Counselling (1000+ clients)
- Financial Literacy

## Approach

- Low income individuals & families with barriers
- Address financial barriers; Increase financial skills and capacity
- Client Centric, Low barrier to access

## Outcomes

- 33% growth year over year since 2011
- \$17M accessed in returns & benefits in 2018 (YTD)
- 200+ volunteers involved each year

## Strategy

- Co-Design with clients & volunteers
- Strengthen Strategic Partnerships
- Grow to 15,000 clients/yr by 2021

We are here  
to help you with  
your money.



Free and honest  
help with your  
money matters



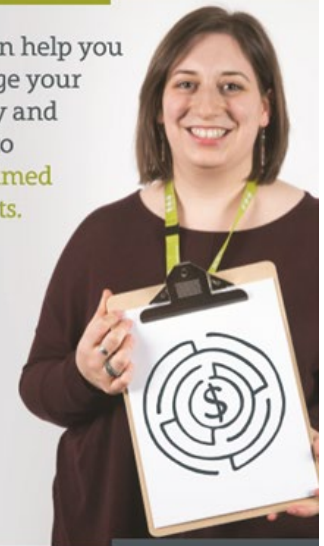
Opportunity made here.

# Challenges to Financial Security

- Complexity of Personal Situations
  - Documentation, debt, back-taxes, relationship breakdowns
- Ease of Access
  - Navigating systems, appropriate financial products, personal confidence
- Low Financial Literacy
  - Low literacy levels, cognitive barriers, negative association
- Need for affirming positive social interactions

Amanda understands your complex needs as a caregiver.

She can help you manage your money and tap into unclaimed benefits.



Free and honest help with your money matters

  
WOODGREEN  
Opportunity made here.

  
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# Technology Feasibility Study



- Report released on Nov.29th
- Research on technology solutions to improve access to FE services for marginalized populations
- Five recommended areas of investment

# Canada Learning Bond Letter Trial

- Partnership with ESDC Innovation Lab, Behavioural Insights Unit Ontario, Behavioural Economics in Action at Rotman (BEAR)
- Three letter samples + control randomly distributed over 26,000 letters mailed across 14 FSA
- ESDC Learnings - "Our Brand is Bland"

The image shows a sample of a Canada Learning Bond letter. At the top left is the Government of Canada logo. Below it are fields for 'Primary Caregiver's Name', 'Address Line 1', 'Address Line 2', and 'City, Province Postal Code'. To the right, a thought bubble contains the text: 'Artist? Pharmacist? Lawyer? Electrician? Teacher? Doctor?'. Below the bubble is an icon of a graduation cap and the text: 'With an RESP, your child can afford to explore all their options.' The main body of the letter states: 'The Government of Canada is pleased to inform you that [Child's first name] is eligible to receive a Canada Learning Bond of at least \$500.' It explains that the bond helps with education expenses after high school. A blue box highlights: 'How do I plan now for my child's future? There are things you can do now to help your child secure a rewarding career in the future. Whether that means college, university or an apprenticeship program, to ensure that your child is receiving the educational funding for which they are eligible, you can open an RESP and apply for the Canada Learning Bond for your child!' A green arrow points to a note: 'There are a number of Canada Learning Bond sign-up events happening in your community organized by WoodGreen Community Services! Turn over for details...'. Below this is the section 'Not sure if an RESP is right for you?' followed by a list of reasons to open an RESP even if you don't have money to contribute right now. At the bottom are the WoodGreen logo and the Canada wordmark.

# CRA Text Prompt trial

- Operational challenges of high "no show" rate
- Phase 1- test the concept of text reminders for tax appt
- Phase 2 – March/April
- Study design based on US study in VITA program



Thank you!

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Supports

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