

Welcome

- Thank you for joining this series: **Virtual one-on-one client support: Learnings from the pandemic year** hosted by Prosper Canada on behalf of the ABLE Steering Committee.
- The presentation will begin shortly. (Audio will begin when the presentation starts)

Technology Details:

For technical assistance, please call GoToWebinar support line **1-855-352-9002**.

Participants should connect using VOIP. Please check that the volume is turned up on your computer.

If dial in option is required, please dial in as follows:

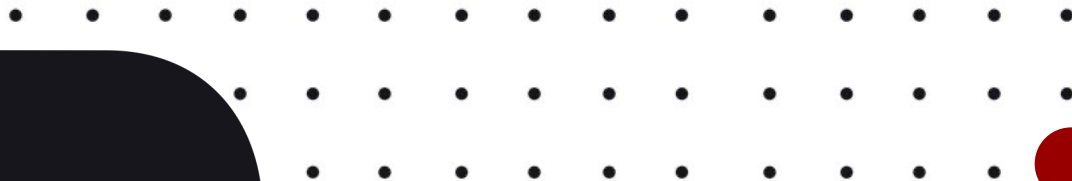
Tel (Canada): **+1 (647) 497-9386**

Access Code: **777-207-664 (attendees are muted)**

Toll free option not available

Webinar logistics

- **Audience members have all been put on “mute”** for this webinar
- Presenters will be joining via **audio only** to conserve bandwidth
- Please find **handouts** available for download in the control panel at the side of your screen
- Please **share any questions you have using the “Question box”**
- **We will share webinar slides with all participants and post a recording** of the session within a few days.





Land acknowledgement

About us

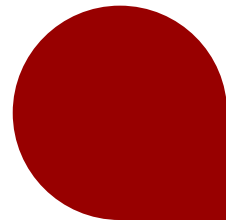


ABLE is a cross-sector community of practice working to reduce poverty through financial empowerment.



Prosper Canada

Prosper Canada is a national charity dedicated to expanding economic opportunity for Canadians living in poverty through program and policy innovation.



2021 ABLE virtual series

Recover and Rebuild: Helping Canadians build financial security during the pandemic and beyond

The **2021 ABLE Financial Empowerment (FE) virtual series** is a collection of online financial empowerment events designed to provide financial empowerment stakeholders with knowledge, tools, resources and insights on financial topics to help struggling Canadians build financial resilience through the pandemic and recovery.

- **Spring series** – designed for practitioners, interactive
- **Fall series** – designed for all FE stakeholders

The 2021 ABLE virtual series is hosted by Prosper Canada on behalf of the ABLE Steering Committee.



Prosper Canada



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Event sponsors



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FINANCIAL AND
CONSUMER SERVICES
COMMISSION



COMMISSION DES SERVICES
FINANCIERS ET DES SERVICES
AUX CONSOMMATEURS

Our session today: Virtual one-on-one client support

Welcome, Land Acknowledgment, Introductions

Audience polls

Our panel:

- *Elise Nussbaum, TrustPlus (New York City)*
- *Suzanne Walker, carya (Calgary)*
- *Millie Acuna, SEED Winnipeg (Winnipeg)*

Q&A

Our panel



Elise Nussbaum
Financial Coach
Trust Plus
[enussbaum@
mytrustplus.org](mailto:enussbaum@mytrustplus.org)



Suzanne Walker
Carya
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Millie Acuna
Manager, Asset Building
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Glenna Harris
Manager, Learning & Training
Prosper Canada
[gharris
@prospercanada.org](mailto:gharris@prospercanada.org)

Tell us about you and your work

How have you been supporting your clients 1-1?

What types of money conversations have been common?

What's one thing you've learned this past year that you'll keep doing?



Remote Financial Coaching with TrustPlus

Elise Nussbaum



WHAT IS TRUSTPLUS?

TrustPlus is a nonprofit social enterprise that offers one-on-one **financial coaching** and digital tools designed to help clients with their everyday money worries. Our coaches provide support and expert guidance to help our clients best manage their **personal finances**.

- Coaching offered via **phone, video chat**, and **text**
- Services are 100% **confidential** and 100% at **no cost** to our clients
- Available in **English, Spanish**, and **French**

HOW OUR SERVICE WORKS



1. CONNECT

Client is connected with TrustPlus through their employer or organization.

2. SIGN UP

Client signs up for a session with one of our financial coaches and gets access to the TrustPlus web-based application.

3. COACHING SESSION

Coach calls or joins video call with client and conducts a 30-minute financial coaching session.

4. FOLLOW-UP

After session, coach and client schedule their follow-up appointment. Coach reminds client of action steps to complete before their next session.

5. MAINTAIN CONTACT

Client and coach maintain contact between sessions via text and email.

CLIENT SNAPSHOT

| | 2019 | 2020 | 2021 (to 6/3) |
|----------------------------|----------|----------|---------------|
| MEDIAN INCOME | \$39,000 | \$30,000 | \$30,000 |
| AVERAGE AGE | 38 | 39 | 39 |
| % BLACK | 42% | 41% | 37% |
| % LATINX | 31% | 28% | 37% |
| % AAPI | 6% | 7% | 4% |
| MEDIAN COLLECTIONS DEBT | \$1,348 | \$1,747 | \$1,431 |
| % WITH PRIME CREDIT SCORES | 34% | 30% | 34% |
| % FEMALE | 73% | 70% | 69% |
| % MALE | 27% | 29% | 30% |

ADAPTING FINANCIAL COACHING TO PANDEMIC CIRCUMSTANCES



Shifted focus from long-term planning to the next few weeks or even days



Helped with the grueling process of **accessing unemployment** benefits



Encouraged clients to **contact** their **creditors** for flexibility



Partnered with organizations to quickly and efficiently distribute **cash relief**



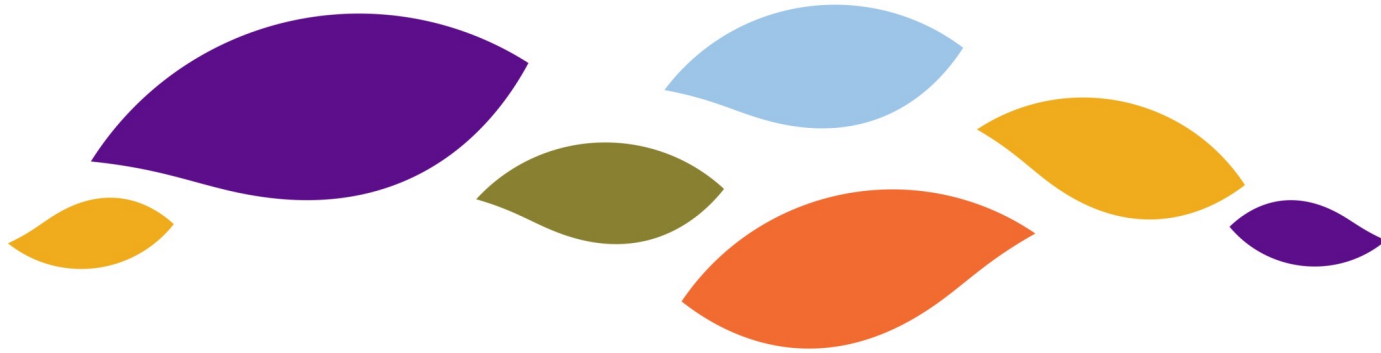
Pinpointed aspects of the **CARES Act** that affected our clients



Opened our services to anyone who needed it

“ During the pandemic, Elise was a lifesaver. She helped me realize I **qualified for unemployment** when I didn't think I would—this has completely changed the trajectory of my life and I'm in the process of **buying my first house** right now. Unending gratitude; I wouldn't be here without her. ”

—April M., TrustPlus coaching client



Financial Coaching in 2020-21 How we did it and continue to do it!

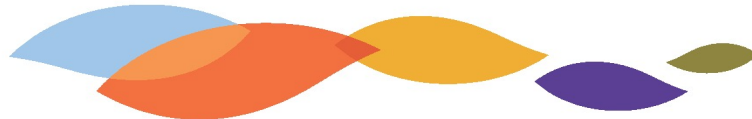
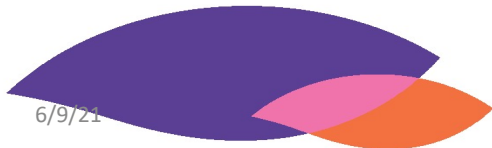


Suzanne Walker
suzanne@caryacalgary.ca

About carya

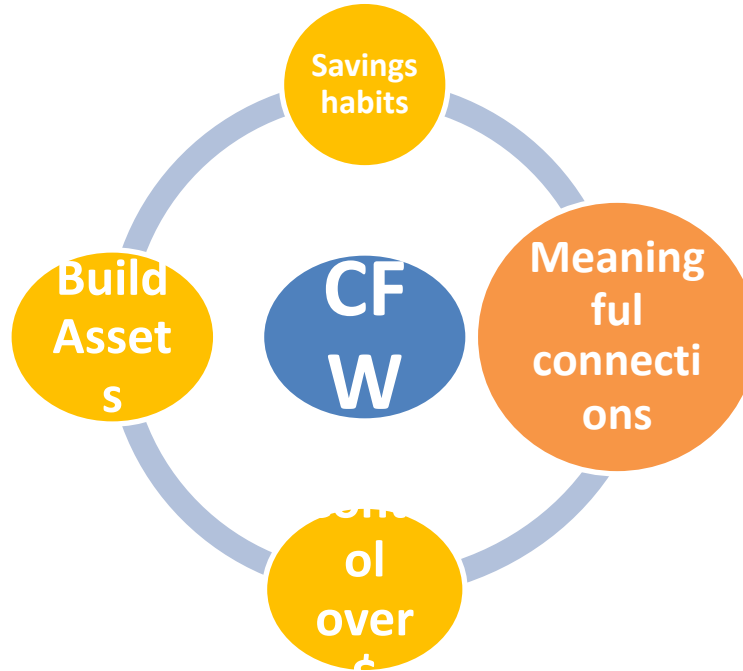
- **Non-Profit Agency** that helps Calgarians create meaningful change within themselves and their support networks.
- One of **Calgary's largest** social service agencies.
- Over **40 multigenerational programs** and provide assistance during the times of crisis.

Visit: www.caryacalgary.ca



Community Financial Wellness (CFW)

Free individual
and group
programs for
people of all
ages.



CFW Programs



Individual

Financial Coaching

One on one support to review and/or enhance financial literacy and well-being

RESP Sign up Support



Group

Matched Saving Programs

- Youth Savings Circle
- Seniors' Savings Circle
- Multigenerational Savings Circle

RESPs: Info & sign up events to help people grow T their child's future

Tips and Tool Workshops:

One time, 1-2 hours workshops on a specific topic

Testimony

*“carya’s Financial Coaching program has given me **hope for a positive financial future**. My financial coach helped me make informed decisions and didn’t just tell me what to do. Now I can sleep at night knowing I’m on the road to financial success.”*



CHALLENGES DURING THE PAST 15 MONTHS

Individual Readiness for Financial Coaching

Limited Additional Resources

Individual Engagement and Expectations

Letting Go



Overcoming Challenges

Providing laptops/tablets to participants

Zoom tutorials (once we learned it)

Being creative, flexible and adaptable

Celebrating small successes

Making sure we put on our own oxygen mask

first



Success Stories

- Accessibility
- Empowering participants
- Promoting community engagement
- Community of Practice





Pivot

MILLIE ACUNA

SEED WINNIPEG



Changing Direction for Community

Being present and available

Taxes, Benefits, Identification

Navigating emergency response benefits

Providing resources for food, shelter, mental health,
laundry etc.

**Questions about filing
your 2020 taxes?
Contact us for advice.**

Call or text
**431-813-HELP
(4357)**



**Community
Financial
Helpline**

Toll Free **1-855-955-4234**

Supported by
Government of Canada
Province of Manitoba
United Way Winnipeg
Prosper Canada

seed Supporting
Employment &
Economic
Development
WINNIPEG INC.

HIHC COMMUNITY UNEMPLOYED
HELP CENTRE

COMMUNITY
Financial Counselling Services

IRCOM
Immigrant and Refugee
Community Organization of Manitoba



Call or text
**431-813-HELP
(4357)**

Toll Free
1-855-955-4234

**Community
Financial
Helpline**

I received CERB and have
questions about tax
filing. Can you help?

Hi, the Community Financial
Helpline can answer
questions about tax filing.

Can you tell us more
about your situation?

seed Supporting
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Economic
Development
WINNIPEG INC.

HIHC COMMUNITY UNEMPLOYED
HELP CENTRE

COMMUNITY
Financial Counselling Services

IRCOM
Immigrant and Refugee
Community Organization of Manitoba

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Community Financial Helpline

Coordinated Multi-Agency Telephone Information Service

SEED Winnipeg – Identification, Tax Filing, Money Management Training

Community Financial Counselling Services – Tax Filing, Benefits, Credit Counselling

Community Unemployed Help Centre – Assistance, Advice & Representation

Immigrant and Refugee Community Organization of Manitoba – Newcomer wrap around supports



Helpline provided...



QUICK INFO



FORMS,
ATTACHEMENTS,
WHERE TO FIND



WALK THROUGH,
UNDERSTANDING
DOCUMENTS



FINANCIAL
COACHING



SOMEONE TO
TALK TO

Community Check In

Tapped and afraid

Needed someone who could
listen in a safe space

Help prioritize next steps





Satisfaction Surveys

Empathy and Compassion

We will walk with you


You are not alone

Manageable plan

Weekly Webinars

- How CERB and CESB will affect your EIA benefits?
- EIA & CERB: Next Steps!
- How to get bank on EIA after CERB
- EIA Changes due to the Pandemic
- Understanding the Impact of Federal Covid Benefits
- The Importance of Tax Filing



A large field of white umbrellas, viewed from a low angle, creating a sense of depth and repetition. In the center of the field, one umbrella is a vibrant blue, standing out from the sea of white. The umbrellas are arranged in a grid-like pattern, receding into the distance where they become increasingly blurred.

One year later...

COMMUNITY FINANCIAL HELPLINE

STATS SINCE JULY 2020

Over 1360 contacts

1110 Calls

180 Text

70 Facebook

655 Community Members and Service Providers



Thank you

Questions?

Questions?



Thank you for joining us

Today's event is part of the **2021 ABLE virtual series**.

Please visit ablefinancialempowerment.org to view a complete list of events.

The next event is on:
June 17, 2021 – 1:00 PM EDT
Connect and Share: Tax time debrief



What's next

We will be sending you an email soon with:

- Slides from today's webinar
- Link to webinar recording
- Link to post webinar survey

**We will also post the recorded webinar on our
Prosper Canada Learning Hub:**

<https://learninghub.prospercanada.org/knowledge/able-2021-virtual-series/>



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