

## Tool 2

# Getting started: the internal scan

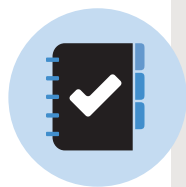
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### About this tool

Take the time to learn about common financial empowerment (FE) interventions. Then, assess conditions, capacity and considerations in your municipality for providing these kinds of financial help to your clients.

This tool guides you through an internal scan as you envision what embedding FE might look like in your service delivery context.

Consider this a starting point that will continue to evolve as you move through the process.



### What to do

1. Use **2A. Menu of FE service options** to learn about services and supports you could implement.
2. Determine your organization's readiness in **2B. Readiness worksheet**.
3. Review **2C. Enabling components and FE maturity**.
4. Assess your FE delivery capacity in **2D. FE delivery capacity**.

# 2A. Menu of FE service options

Financial empowerment refers to services and supports that mitigate and reduce poverty for Canadians – ranging from individual interventions like financial coaching, tax filing supports, and access to benefits – through to more systemic interventions that push towards safe financial products and consumer protection.

At the municipal level, **financial literacy and coaching, tax filing and access to benefits** are keystone financial empowerment interventions.

Below is a list of common FE interventions. It is not an exhaustive list, but a good starting place as you consider services that would best support your clients and program objectives.

## Does your municipality already provide any of these services?



### Free tax preparation assistance

To help file taxes and increase income through credits and benefits



### Financial education (e.g. workshops, online learning modules)

To build financial capability and money management skills, like budgeting, saving, and debt management.



### Access to safe and affordable financial products and bank accounts

To connect people with financial products that are low-cost, convenient, and transparent.



### Free ID clinics

To help those who may lack the ID needed for benefits applications or other services.

### Free one-on-one financial coaching

To help achieve financial goals.

### Free one-on-one financial counselling

To help solve immediate financial issues.

### Not-for-profit credit counselling

To help manage and pay down debt; and build or re-build credit.

### Access to income-boosting credits and benefits

To help screen for eligibility, support the application process, and refer to additional services.

### Incentivized savings programs (e.g. matched savings programs)

To help build wealth and save for goals, like an asset purchase or other expense

### Access to government savings incentives, like TFSAs, RESPs, and RDSPs.

To help build wealth and save for goals, like an asset purchase, education, or other expenses



# 2B. Readiness worksheet

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Below are five critical elements to consider as you shape your vision for financial empowerment. For each element:

- complete the prompts suggested.
- refer to the “Questions to consider” for guidance.

Think of this as a starting point only. You can revisit and refine these as you and your team move through the process of embedding FE.

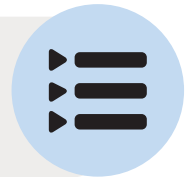
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## 1. Priority services and supports

Think back to the options you looked at in **2A. Menu of FE service options**.

### Questions to consider:

- Which FE supports would help our clients achieve greater financial stability and resilience?
- Which supports do we have some experience or capacity to provide?



**Jot down 2-3 FE services that might make sense to start with.**

## 2. Strategic alignment

Your initial vision should strive to find alignment between the municipality’s strategic plan, poverty reduction objectives, and FE objectives. This will strengthen the case for approval and funding of your efforts.

### Questions to consider:

- How do the current priorities in our municipality’s strategic plan overlap with the objective of increasing the financial wellbeing of people living on a low income?
- How could increasing the financial well-being of clients support us in achieving the goals in our strategic plan?
- What objectives in our current strategic plan relate to poverty reduction?



**List municipal objectives related to poverty reduction and the need to increase financial well-being of people living on low income:**

# 2B. Readiness worksheet

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## 3. Local champions at the leadership level

To drive the vision forward, you need FE champions at the leadership level to help promote the work within the municipality, unlock city resources, and secure political will. One person alone can't drive the vision forward.

### Questions to consider:

- For the initial vision to come to pass, who at the leadership level within the city would need to be involved?
- Are there currently existing champions at the leadership level who are excited about this work?
- Who else is well-positioned to promote this work, unlock city resources, and secure political will?



**You need an energized team. List names & positions of people below.**

## 4. Staff capacity

It is important to have staff member(s) with some capacity, even if limited, to carry out the work on the frontlines.

### Questions to consider:

- Are there staff who have expressed interest in this area or recognized the need for financial empowerment interventions to better serve community members?
- What amount of time can be realistically dedicated to this work?
- What knowledge, experience, and strengths do staff currently have that can support this initiative? What other supports might they need?



**List staff who might be well placed to carry this work forward and the time available for this work.**

# 2B. Readiness worksheet

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## 5. Opportunities / Constraints

It is helpful to identify existing or upcoming opportunities that you can leverage, as well as constraints that may impact this work.

### Questions to consider:

- What unique windows of opportunities at your municipality could have an impact on this work? (For example, any parallel or complimentary initiatives that are ongoing? New budget developments? Reorganizations?)
- Are there constraints at your municipality that would have an impact on this work?
- What barriers or challenges do you anticipate as you move forward with this work?



**List opportunities**

**List constraints / barriers / challenges**

## 2C. Enabling components

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What are the staffing, skills and systems you have to deliver financial help services and supports? Three components, each equally important:

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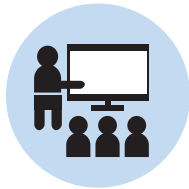


### Staffing

**What people are available to deliver the intervention, including intakes, handoffs, preparation support, follow-up?**

This could be a dedicated team, skills distributed across a department, or divided up between case workers and support staff. In hybrid and partner-driven models, staffing loads can be further distributed between two organizations.

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### Skills

**What skills do those people need to deliver their part of the intervention, across the client journey?**

This might take the form of training, job aids, and simple tools to support staff in navigating tax filing complexities.

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### Systems

**What technical supports do we need to ensure smooth intake and handoffs, enable follow-up and cross-organization collaboration, and accelerate positive outcomes for clients?**

Booking software, case management platforms, video chat services, and tools like the Prosper Canada **Benefits wayfinder** can all play a role in stitching together the various components of an intervention.

# 2D. FE delivery capacity

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**Check off characteristics of your current context to assess your team's FE delivery capacity.**

## **Emerging**

- Municipal workers currently offer few or no FE supports.
- Municipal workers could benefit from learning more about FE and how to embed simple tools and resources in their workflow.
- Municipal workers rarely refer to FE supports in the community.
- Municipal workers could benefit from learning more about FE to effectively refer; having simple referral systems in place to assist in the referral process; knowing which services to prioritize.
- Research is needed to identify community organizations that provide services our clients need and would be interested in a referral partnership.

## **Expanding**

- Our teams are structured to be able to triage and/or deliver FE services.
- We have identified which FE services should be prioritized.
- Municipal workers are effective and persuasive advocates for FE services.
- FE is built into key touchpoints of the client service journey.
- Referral opportunities with community organizations have been identified. Staff could benefit from better systems for referring to community services.

## **Experienced**

- We are taking steps to embed FE capacity as a core capacity among frontline staff.
- We are building FE capacity in our community.
- Systems are in place to allow a seamless client journey from Municipal to referral partners as needed
- Municipal workers are trained to handle simple FE questions and tasks so that FE referral partners can focus on the high-need cases.
- Organizations that provide services our clients need have been identified and vetted; a process for referring clients has been established and the organizational relationships are maintained and nurtured.