



**Benefits wayfinder support
guide for frontline service
providers**

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Introduction

Every year in Canada, it is estimated that approximately \$1.7 billion in government benefits are left unclaimed by those who are entitled to them. Canadians living on a low income and those in other vulnerable groups are among those who would benefit most from these benefit programs; unfortunately, they are also the most at risk of missing out due to the many barriers they experience to accessing benefits.

Members of these vulnerable communities are often being assisted by frontline workers like yourself, in programs such as social assistance, employment, housing, health care, and settlement. By infusing tools that improve access to benefits into these existing programs, Canadians who are seeking support from these services have a higher chance of getting the benefits they're entitled to.

In your role as a frontline worker, you have a powerful opportunity to help Canadians you work with access the benefits they are entitled to and make a real impact on their lives. You just need the tools to do it.

In response to this, Prosper Canada has developed this guide of practical tips to help you first identify participants who are ready to make a change in their financial situation, and then help them improve their situation using effective money conversations. One of the most robust tools you can use when discussing benefits access in a money conversation is the Benefits wayfinder.

This interactive guide will focus on practical applications of how and when to begin the conversation about benefits access with vulnerable Canadians you work with. You'll also learn how to adapt the Benefits wayfinder to the individual needs of a participant. You'll have everything you need to set them on the right path.

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How to use this guide

This guide is organized into four main sections. You can click through to a new section at any time by selecting the relevant tabs along the right side of the guide.

Using the Benefits wayfinder

Includes screenshots of the tool, step-by-step guidance on how to navigate each of the Benefits wayfinder's key features, and tips and considerations for when you should use each feature with participants.

Start here if you haven't used the Benefits wayfinder or need a refresher on its features. It will be useful if you have questions while preparing for, or during, a money conversation.

Embedding the tool in conversation

Focuses on creating opportunities to initiate conversations about benefits access, and how to embed the Benefits wayfinder in your conversations.

Use this section when preparing for money conversations.

Practicing your skills

Includes practice personas and activities for you to practice introducing participants to benefits access and using the Benefits wayfinder in money conversations.

Use this section to practice adapting your discussion to each individual's needs.

Troubleshooting

Focuses on troubleshooting some of the common challenges that may arise during money conversations.

Use this section at any time to work through challenges.

Speech bubbles like this one will appear throughout the guide with suggestions of what you can say in different situations.

The Benefits wayfinder

Overview

Searching for government benefits can feel like wading through a huge ocean of information for many Canadians. The path to benefits is often unclear and can leave people feeling lost and frustrated. The Benefits wayfinder can help you give your participants peace of mind and the confidence to know they're getting all the benefits that are out there for them.

The Benefits wayfinder addresses these barriers by allowing users to:

Access a list of benefits they may be eligible for based on their individual circumstances and location

Quickly view a particular benefit's eligibility and ID requirements, application process, and more

Organize benefits on a personalized dashboard by prioritizing and removing as necessary

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Participants who are most likely to discover new benefits available to them include:



Those living on a low income



Newcomers



Those approaching or experiencing a major life event



Those who have never filed their taxes before

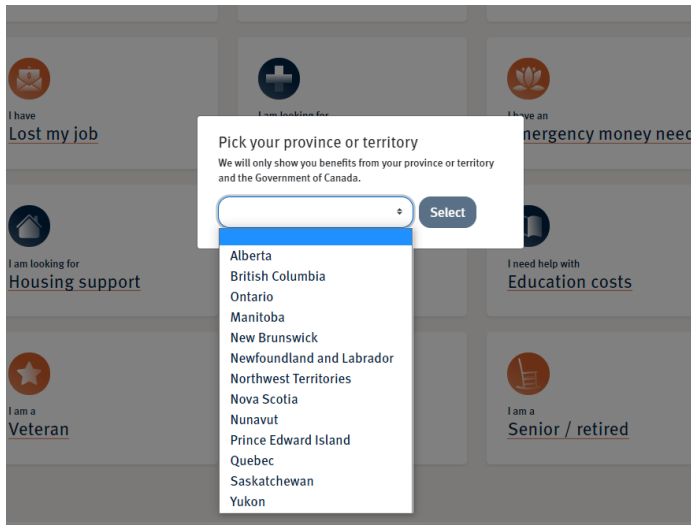


Those not currently receiving common starting benefits¹

¹ Receiving some common starting benefits can help an individual become eligible for additional benefits. A full list of these common starting benefits by province is available on the [Not receiving any benefits starting point](#) on the Benefits wayfinder.

Explore the main features of the Benefits wayfinder below.

Location picker



Useful for: Ensuring that only relevant benefits appear in your personalized list.

Access this feature by: Loading the homepage or selecting the province in the top right corner of the tool

Tip: Federal benefits will appear regardless of which province or territory is selected.

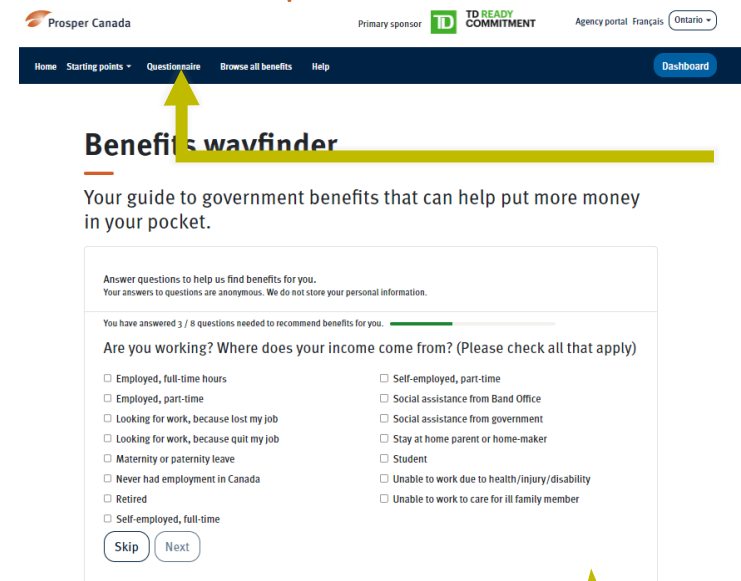
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Benefits access questionnaire



Useful for: Ensuring that only relevant benefits appear in your personalized list.

Access this feature by: answering the questions that appear on the homepage, or by selecting "Questionnaire" from the menu bar.

Tip: You'll get results by answering the first eight questions, but the more you answer, the more benefits suggestions you will see.

For those approaching a life transition, fill out the questionnaire as if they were presently in that situation. This will yield more accurate suggestions.

You can skip any questions you like (or answer them at a later time). No personal information is stored on the tool.

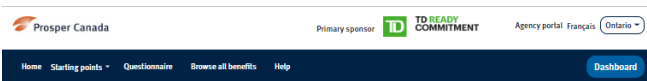


The questionnaire usually takes about **10 minutes**

"Some of the questions will be about money and who you live with. We can stop any time if you want."

Explore the main features of the Benefits wayfinder below.

Status information



Benefits wayfinder

Your guide to government benefits that can help put more money in your pocket.

Answer questions to help us find benefits for you.
Your answers to questions are anonymous. We do not store your personal information.

You have answered 3 / 8 questions needed to recommend benefits for you.

Are you working? Where does your income come from? (Please check all that apply)

<input type="checkbox"/> Employed, full-time hours	<input type="checkbox"/> Self-employed, part-time
<input type="checkbox"/> Employed, part-time	<input type="checkbox"/> Social assistance from Band Office
<input type="checkbox"/> Looking for work, because lost my job	<input type="checkbox"/> Social assistance from government
<input type="checkbox"/> Looking for work, because quit my job	<input type="checkbox"/> Stay at home parent or home-maker
<input type="checkbox"/> Maternity or paternity leave	<input type="checkbox"/> Student
<input type="checkbox"/> Never had employment in Canada	<input type="checkbox"/> Unable to work due to health/injury/disability
<input type="checkbox"/> Retired	<input type="checkbox"/> Unable to work to care for ill family member
<input type="checkbox"/> Self-employed, full-time	

Important information for people who don't have legal status in Canada or who are temporary residents

Important

If you do not have legal status in Canada, or if you are a temporary resident, you should seek legal advice before applying to any benefits. If you get benefits that you aren't eligible for, you might end up having to pay them back. You can find free legal services for people living on low incomes on the Government of Canada's [Legal Aid Program](#) website. On it, there are links for programs in every province and territory.

Useful for: If you do not have legal status in Canada, or if you are a temporary resident, seek legal advice before applying for benefits.

Access this feature by: Clicking on the checkbox

Tip: Checking this box does not impact your confidentiality



Benefits wayfinder

Your guide to government benefits that can help put more money in your pocket.

Answer questions to help us find benefits for you.
Your answers to questions are anonymous. We do not store your personal information.

You have answered 3 / 8 questions needed to recommend benefits for you.

Are you working? Where does your income come from? (Please check all that apply)

<input type="checkbox"/> Employed, full-time hours	<input type="checkbox"/> Self-employed, part-time
<input type="checkbox"/> Employed, part-time	<input type="checkbox"/> Social assistance from Band Office
<input type="checkbox"/> Looking for work, because lost my job	<input type="checkbox"/> Social assistance from government
<input type="checkbox"/> Looking for work, because quit my job	<input type="checkbox"/> Stay at home parent or home-maker
<input type="checkbox"/> Maternity or paternity leave	<input type="checkbox"/> Student
<input type="checkbox"/> Never had employment in Canada	<input type="checkbox"/> Unable to work due to health/injury/disability
<input type="checkbox"/> Retired	<input type="checkbox"/> Unable to work to care for ill family member
<input type="checkbox"/> Self-employed, full-time	

Important information for people who don't have legal status in Canada or who are temporary residents

Important information about benefits for Indigenous peoples (First Nations, Inuit, Métis, or other)

Important

If you are Indigenous there are many things that affect the benefits you can get and the dollar amounts you can get from them. These include the agreements your band or governing body has with provincial, territorial, and federal governments. Before applying to any benefits, you should speak with your governing body, if applicable.

- If you are First Nations: speak with your administration, band, or governing body
- If you are Inuit: speak with your governing body or hamlet administration office
- If you are Métis: speak with your governing body, if applicable.

[AFDA Canada](#) and [Prosper Canada](#) are currently seeking funding to develop an online tool that serves the needs of Indigenous people living in Canada.

Useful for: If you are Indigenous there are many things that affect the benefits you can get. Learn more here.

Access this feature by: Clicking on the checkbox

Tip: Checking this box does not impact your confidentiality

Benefits wayfinder

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Common starting points



“Are you currently experiencing a big life change, or are you coming up to one?”

“Do you have any medical conditions that affect your day-to-day life?”

Useful for: Accessing a quick list of relevant benefits for individuals who are a part of certain groups. This is a great place to start for individuals who are not comfortable with completing the questionnaire.

Access this feature by: Scrolling down on the main page or selecting “Starting Points” from the main menu.

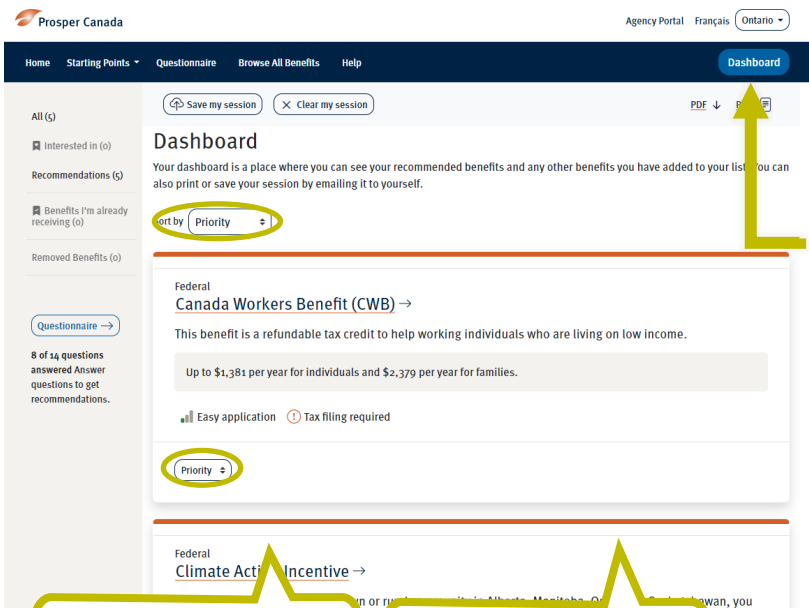
Tip: Remember that participants can belong to multiple special groups, and may not recognize their eligibility for a group (for example, living with a disability). Be sure to ask questions to learn about what groups a participant belongs to so you can offer all of the possible benefits.

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Personalized dashboard



“Let me know if you recognize ones you are already receiving.”

“Let’s look through the list together, and see what would be best for you to apply for first”

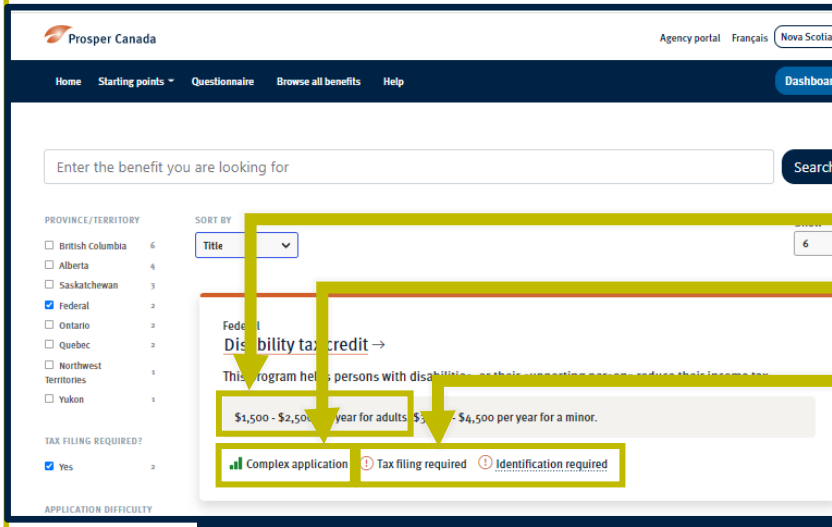
Useful for: Organizing and prioritizing the suggested benefits

Access this feature by: Clicking on the blue ‘Dashboard’ button on the top right of the tool.

Tip: Ask the participant questions to determine which of the suggested benefits they may not be eligible for, then remove those benefits from the dashboard. Next, prioritize the remaining benefits as “High”, “Medium” or “Low” and sort by Priority to track which ones to apply for.

Troubleshooting

Benefits overview



(Search results overview)

Useful for: Getting a quick overview of a benefit to determine:

- Which benefits are most relevant to you will be listed first
- How much you could get
- How complex the application is
- The basic requirements for applying

Access this feature by: viewing results of your benefits search or starting point

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Benefit title and what governing body it is issued by

← Back

Federal

Disability tax credit

Complex application Tax filing required Identification required

Important notes about this benefit

This benefit leads to others

Getting this benefit makes you able to get other related benefits, including

- [Canada disability savings bond](#)
- [Canada disability savings grant](#)
- [Canada workers benefit \(CWB\): disability supplement](#)
- [Child disability benefit](#)
- [Registered disability savings plan](#)

Introduction

The **Disability Tax Credit (DTC)** is a non-refundable tax credit that helps persons with disabilities or their supporting persons reduce the amount of income tax they may have to pay. An individual may claim the disability amount once they are eligible for the DTC. This amount includes a supplement for persons under 18 years of age at the end of the year.

The purpose of the DTC is to provide for greater tax equity by allowing some relief for disability costs, since these are unavoidable additional expenses that other taxpayers don't have to face.

Eligibility requirements, forms and links

Eligibility

See [Eligibility criteria for the disability tax credit](#) to know more about the requirements to be eligible for the DTC.

To be eligible for the DTC, you must complete and submit [Form T2201, Disability Tax Credit Certificate](#). To complete this form, a medical practitioner has to fill out and certify that you have a severe and prolonged impairment and must describe its effects.

List of ID requirements

Identification needed to be provided

Social Insurance Number

- confirmation of SIN letter
- plastic SIN card (non-expired)

Application instructions and links to more info

How to apply

How to fill out Form T2201:

- Follow the [step by step instructions](#) on how to fill out Form T2201 to apply for the DTC.

What happens after you send Form T2201?

- Follow the [step by step process](#) of what happens once you send Form T2201.

[Learn how to claim the disability amount once the DTC application is approved](#).

Indicate here if interested or already receiving

Interested? Add to benefits I'm already receiving

(Benefits information page)

Useful for:

Understanding all of the important information about a specific benefit.

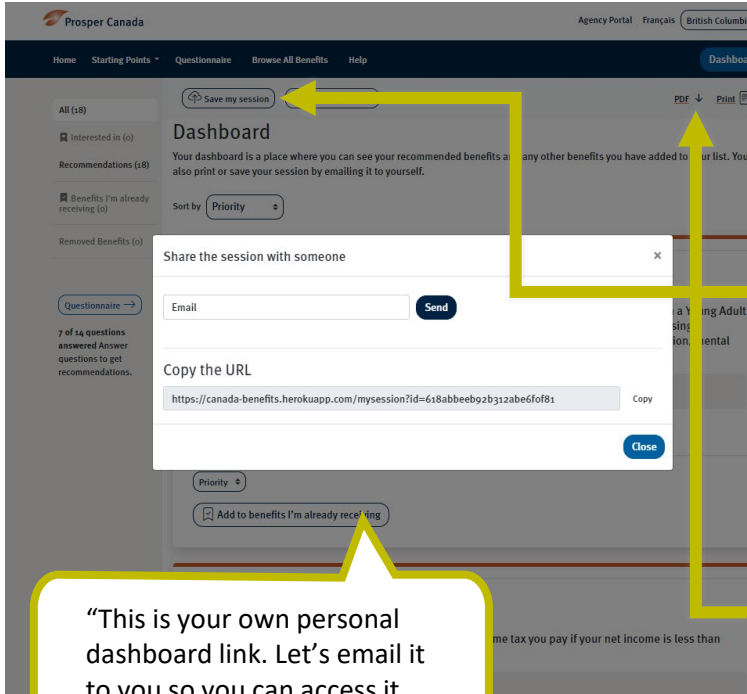
Access this feature by:

Clicking on the title of a benefit from your search results.

Tip: Information pages for common starting benefits will include a list of related benefits at the top.

“Do you need any support gathering the identification requirements?”

Save your session



"This is your own personal dashboard link. Let's email it to you so you can access it after our meeting."

Useful for: Allowing participants to access their dashboard at a later time or share it with other individuals providing support to them. This also gives participants accountability and ownership.

Access this feature by: Clicking on the "Save my Session" button at the top of the dashboard.

Tip: The session can be sent to multiple people by inserting a comma between email addresses.

If a participant has low digital literacy, it may be a better idea to print out the relevant benefits for them to review. To do this, click on "Print" from the top right of the screen.

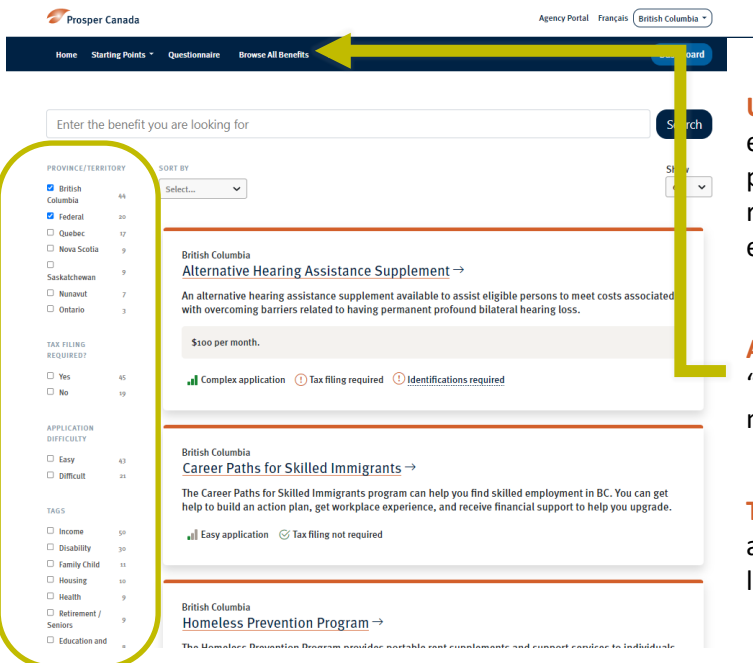
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Browse



Province/Territory: British Columbia (44), Federal (20), Quebec (17), Nova Scotia (9), Saskatchewan (7), Nunavut (2), Ontario (3)

Tax Filing Required?: Yes (45), No (19)

Application Difficulty: Easy (43), Difficult (21)

Tags: Income (50), Disability (30), Family Child (11), Housing (10), Health (9), Retirement / Seniors (9), Education and (9)

Useful for: Filtering results by specific elements that are important to your participant (e.g. tax filing requirements, difficulty of application, etc.).

Access this feature by: Clicking on "Browse All Benefits" from the main menu.

Tip: Based on your participant's needs and priorities, filter results using the left-hand column.

Find help

Prosper Canada Agency Portal Français British Colum

Home Starting Points Questionnaire Browse All Benefits Help Dashboard

Need help getting benefits?

You can get 1-on-1 help! The organizations below can help you with things such as benefits applications and tax filing. Some of them are focused on supports only for specific types of people. View their full details to learn more about the supports they can provide.

Agencies British Columbia

Not free
Ability Tax and Trust Advisors →
Results based fees. The fee you pay depends on how much overpaid tax you get.

Ability Tax and Trust Advisors is a tax, trust, and estate planning firm created primarily for persons with a disability and their families. Affiliated with PooranLaw Professional Corporation, we provide integrated services that include disability tax reviews and applications, taxpayer relief requests, personal and trust tax filings, tax appeals, and estate and trust planning.

1-877-690-0330 ↗
<http://www.abilitytax.ca/> ↗
info@abilitytax.ca ↗

Free
Plan Institute →
Plan Institute is a non-profit social enterprise that works to improve the lives of people with disabilities by collaborating on community-based projects, providing education, training, and advocating for policy reform.

Useful for: Connecting participants with specialized access to benefits help.

Access this feature by: Clicking on “Help” from the main menu.

Tip: Each agency listing specifies the specific types of support available, and the population groups that are served.

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Agency portal

Prosper Canada Agency Portal Français British Col

Home Starting Points Questionnaire Browse All Benefits Help Dashboard

Agency portal

Browse tools and resources for agency staff and your clients!

Getting started with Benefits Wayfinder

Who can benefit?

You might be wondering which clients would get the most value out of working through the “tool name” with years of piloting different versions of this tool, we’ve found two main groups of people that get the most out of conversation. If you want to see and practice with specific situations, check out our Client Personas Worksheet.

Through over 6 benefits navigation

are usually interested in learning about new benefits. Their life changes usually also make them eligible for new benefits. Major life transitions include things like:

- Starting or leaving School
- Having a baby
- Getting a significant illness or disability
- Coming to Canada
- Starting or losing a job
- Gaining or losing housing
- Retiring
- Caring for an adult family member

Our **Starting Points** feature is a great way to quickly explore some of these different situations and transition with clients

2. **People who haven't filed their taxes.** Tax filing is one of the main ways that people living on low incomes can access benefits, however about 1 in 5 people living below the poverty line do not file their taxes! A conversation about benefits that a client could get if they filed their taxes can help people see the value of filing their taxes, and open the door to ways that you might support them through the barriers they might face, like the costs of filing, language barriers, transient housing situations, or others.

Click here for resources on free tax filing services that clients can access.

Tools and worksheets for clients

Useful for: Accessing helpful information, tools, and training for supporting others with accessing benefits.

Access this feature by: Clicking on “Agency Portal” button on the top right of the tool.

For more information on navigating, see the [Introduction to the Benefits wayfinder video](#)

Embedding the Benefits wayfinder in money discussions

To successfully embed the Benefits wayfinder into your money discussions with participants, you must be able to:

Assess a participant's readiness and needs

Identify opportunities to start the benefits access conversation

Hold an effective money conversation

1. Assess readiness

Assessing a participant's readiness to make a change in their financial situation is an important step in benefit navigation. By understanding the mindset of your participants and the barriers they may be facing to accessing benefits, you can choose the right strategies from your toolbox to support them.

Identify readiness by listening for clues in participant language.

Reflect: How might a person's language indicate their readiness to explore and apply for benefits? Try to match up the phrases with the levels of readiness indicated below.

"I could probably set aside some time to look into that."

"I'm interested in getting benefits, but I have no idea how to even apply."

"I've tried that before, and it didn't work. I just need to get my food hamper right now."

"The whole process is too complicated. A friend of mine took months to apply and then was denied."

"I want to double check that I'm getting all the benefits I am eligible for."

Not ready for change

Considering change

Unsure about how to change

Motivated to change

Maintaining change already achieved

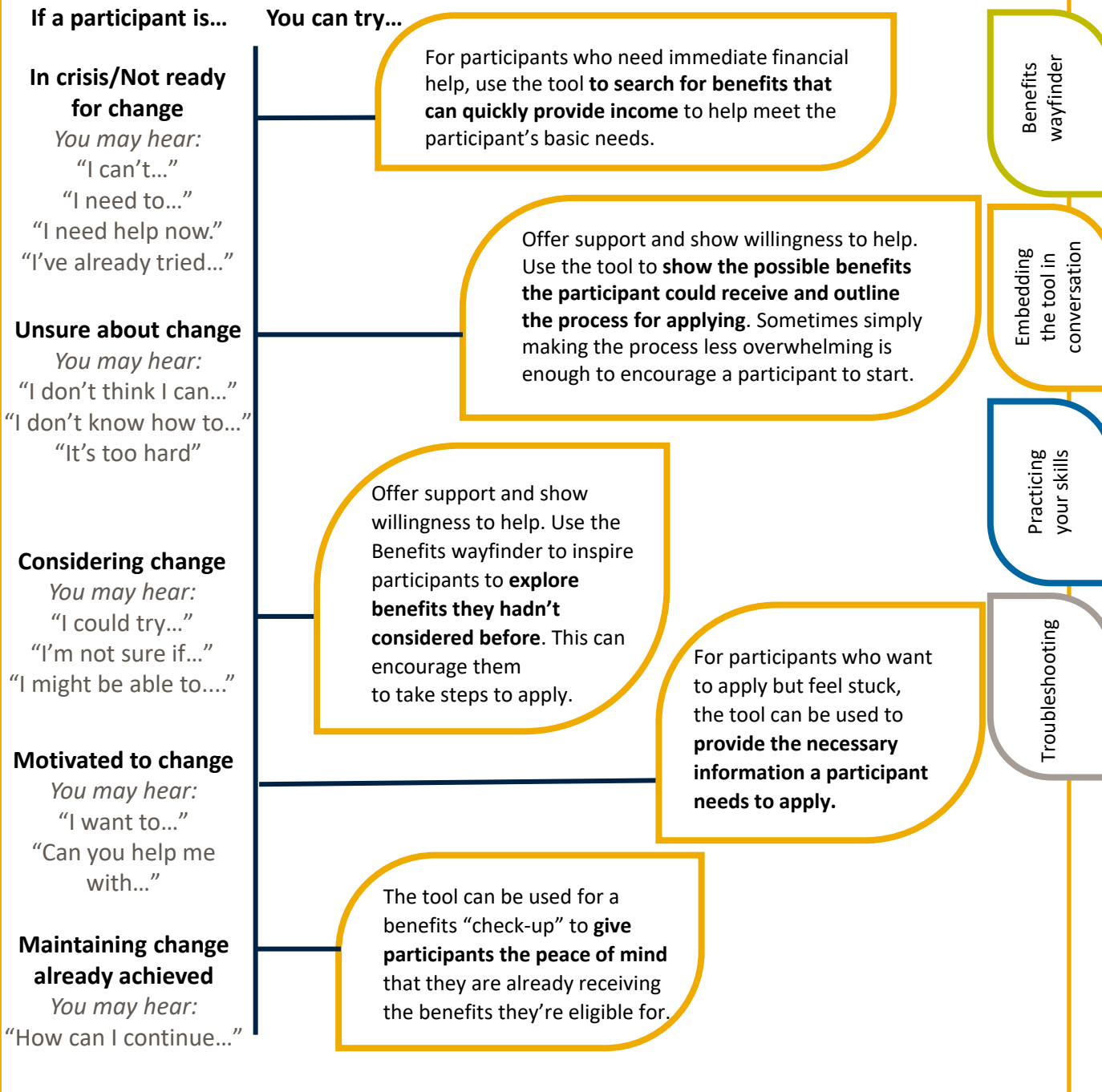
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The Benefits wayfinder will be useful in different ways to individuals depending on their readiness to learn about and apply for benefits. Explore some of the ways the Benefits wayfinder can be used below:



Ultimately, the decision to apply for benefits and which benefits to apply to should be led by the participant. There are many ways to leverage the tool, and while it is your role to present relevant options and provide guidance, reassure participants that they can choose whether or not to participate in any services or activities.

Tip Sheet

Read the participant phrases in the left-hand column. Take a moment to consider how the participant might be feeling and write it in the space provided.

Next, think about what financial need the participant is demonstrating and how the tool can be used to meet that need. In the right-hand column, view a suggested Benefits wayfinder strategy that might work well in each case.

Participant Phrase	Benefits wayfinder strategy
<p>"I've already tried that before, it didn't work."</p> <p>Participant feels: _____</p>	Use the tool to explore participant eligibility for benefits they aren't currently receiving.
<p>"I have no energy to think about this. Can you just tell me what to do?"</p> <p>Participant feels: _____</p>	Suggest to use the Benefits wayfinder as a way to find some easy-to-apply-for benefits that will come through quickly.
<p>"I need help now."</p> <p>Participant feels: _____</p>	Select the starting point "emergency benefits" to search for urgent financial support options.
<p>"It's too complicated."</p> <p>Participant feels: _____</p>	Use the personalized dashboard to sift through options and prioritize benefits they would like to apply for; then, use the "How to Apply" instructions to create a "To Do" checklist of tasks.
<p>"I don't think I would qualify for anything."</p> <p>Participant feels: _____</p>	Suggest completing the Benefits wayfinder questionnaire to find a personalized list of benefits to consider.
<p>"How can I be sure I am getting the benefits I'm entitled to?"</p> <p>Participant feels: _____</p>	Suggest entering the benefits a participant is already receiving to see if they may be eligible for any others.
<p>"I'm not sure what I'm supposed to do first to apply."</p> <p>Participant feels: _____</p>	Use the tool to learn about eligibility and application instructions for particular benefits they're interested in.

Remember there are multiple strategies that can work depending on a participant's individual needs and circumstances; these are just some starting points!

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2. Starting the benefits access conversation

Even if you do not work in a role that provides direct financial assistance to participants, there are lots of opportunities to introduce access to benefits to the people you work with.

Consider the examples below. Notice that some situations already lend themselves well to bridging to a financial conversation, while others require a more intentional approach.



At a food bank or housing service, when providing help with meeting basic needs (e.g. food, clothing, housing), ask the participant if they would be interested in exploring other supports available to help meet their needs.



When giving diapers/formula to a new mom, this would be a great time to see if she's interested in learning about benefits for children.



In a healthcare setting, when speaking with someone who requires assistive technology, you may discover that they cannot afford the suggested device. If this comes up, use it as a chance to inform them of benefits that might help cover some medical expenses. You could also use the discussion of relevant health-related issues (e.g. addictions, mental illness, etc.) as an opportunity to check if an individual is receiving disability benefits.

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Trauma-Informed Approach



When working with vulnerable populations, use a trauma-informed approach to help your participant feel understood and safe to share information. A trauma-informed approach:

- Ensures physical and emotional safety
- Gives the participant choice and control
- Involves shared decisions
- Provides task clarity, consistency and boundaries
- Prioritizes empowerment and skill building

More specific examples of how to use a trauma-informed approach can be found in later sections.

While every situation and every individual is unique, there are some common conversation pathways you can use to introduce and discuss benefits access no matter your role. We'll explore these pathways on the following pages.

Each pathway includes three important screening questions to introduce participants to benefits programs and identify the value of the Benefits wayfinder to the individual:

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?¹

3

Do you have enough money to make ends meet?

A participant's responses to these questions will indicate whether they would benefit from using the Benefits wayfinder. If they have filed their taxes, they aren't experiencing a life change, and they have enough money to make ends meet, it is much less likely that they'll find helpful benefits while using this tool.

Note: In some situations, the answers to these questions may already be answered by the time you initiate this conversation.

Reflect:

Can you think of a situation in which you may already know that an individual has filed their taxes? _____

Can you think of a situation in which you may already know that an individual has recently experienced a big life change? _____

Can you think of a situation in which you may already know that an individual does not have enough money to make ends meet? _____

1 Examples of big life changes in the context of the Benefits wayfinder can be found in [Appendix 1.1](#).

Benefits wayfinder

Embedding the tool in conversation

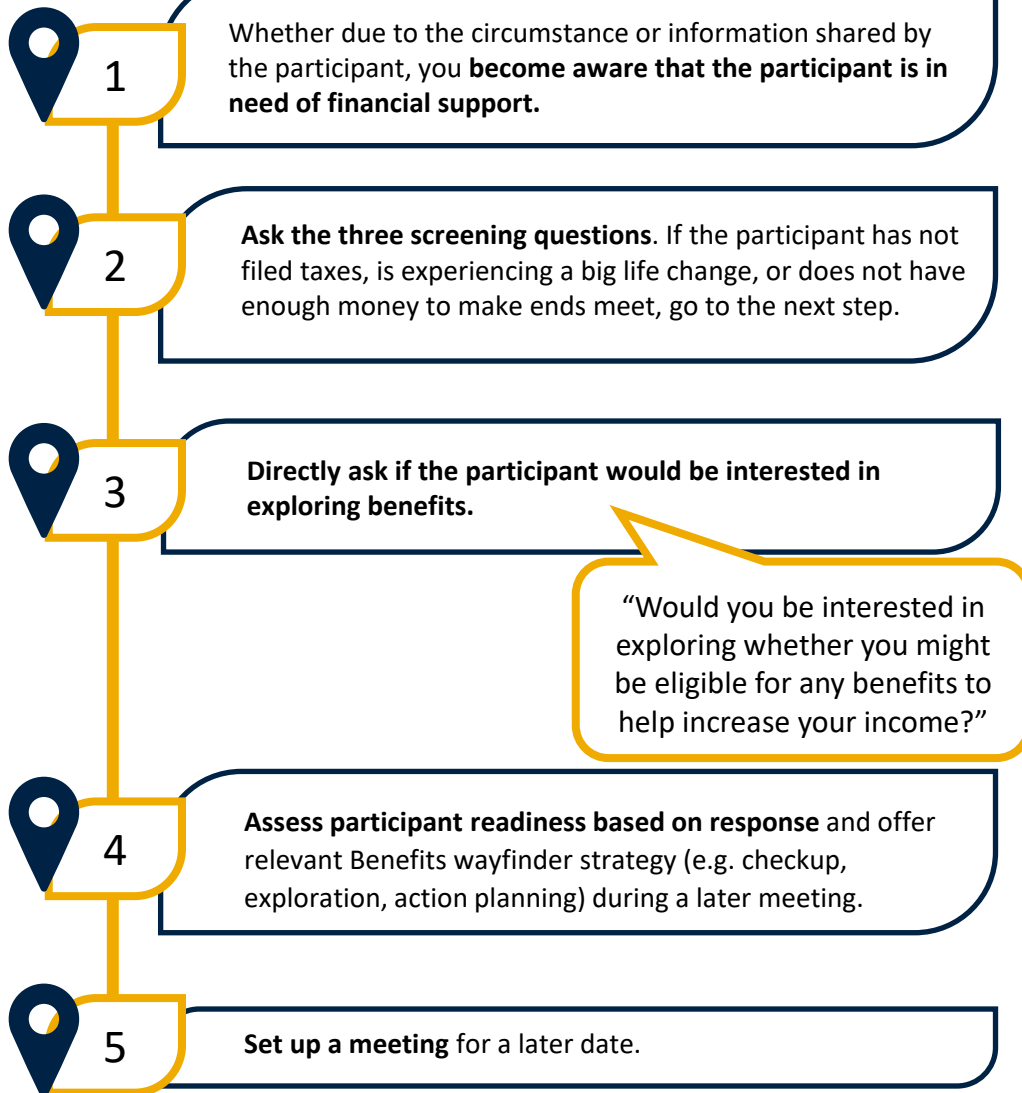
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Pathway 1 – On the job

This pathway generally takes place in a public situation when you are having a discussion with a participant who is seeking support because they are in a financially vulnerable situation (e.g. at a food bank doing screening questions, providing formula to a new mom, providing employment and training supports to a newcomer, in conversation with someone at a drop-in centre, etc.).

Start



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Take a trauma-informed approach

Remember to respect privacy and offer emotional safety. Ask close-ended questions when in public situations and leave detailed discussions for one-on-one private conversations.

Pathway 2 – During a money conversation

This pathway occurs during a one-on-one money conversation about another financial topic, such as debt management or savings goals.

Start



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Take a trauma-informed approach

Remember that the process is participant-led. Allow the participant choice and control over how you use the Benefits wayfinder to support them.

Pathway 3 – In a related field

This pathway generally occurs in a one-on-one setting that is not a money conversation. It typically occurs in related fields such as healthcare, speaking with a person who is incarcerated, providing housing services, etc. This pathway is the most complicated because it requires more connections to arrive naturally at a discussion about benefits.

Start



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Take a trauma-informed approach

Ensure participants feel validated and affirmed by acknowledging their experiences and stressors.

3. Holding effective money conversations

There are five key elements to holding an effective money conversation. Review the key tips for each element below. For more information on holding productive money conversations, please see [Prosper Canada's Financial Coaching training](#).

Prepare

- Get into the conversation mindset by reminding yourself that participants are capable, resourceful, and each have their own strengths and values
- Be aware of the conditions of scarcity that can affect decision making
- Ensure your mind and physical space are clear and ready for a productive conversation
- Avoid flipping into a “fixing mindset” that provides direct advice or solutions

Ask Powerful Questions

- Powerful questions are designed to help the participant identify solutions
- Realizing that they have the answers can be extremely empowering
- Powerful questions are:
 - open-ended
 - short
 - asked in curiosity

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Listen Actively

- Show you're paying attention by making eye contact and using positive body language
- Ask follow-up questions
- Reflect and clarify what you hear
- Keep all judgment and self-talk in the background

Acknowledge

- Provide acknowledgements that are focused on the participant's efforts and values, rather than their achievement
- For the most impactful acknowledgement:
 - use their name
 - be specific
 - use the present tense

Give Next Steps

- Regardless of what task or goal you are assisting a participant with, a good financial conversation will end with next steps for any situation
- This can include tools, a To Do list, a scheduled check-in, or referrals to additional support if required

Tips for integrating the Benefits wayfinder into money conversations

Ask open-ended questions to start the conversation about benefits access (unless in a public setting).

When asking questions to introduce the idea of benefits support, **listen for clues in participant responses** to assess their readiness for accessing benefits support. Choose an appropriate strategy for using the Benefits wayfinder based on their level of readiness.

Schedule a dedicated meeting of at least 30 minutes to understand the participant's financial situation and begin using the Benefits wayfinder together. If the participant did not come to your place of work for the purpose of discussing benefits, always schedule a meeting at a time when you know you will not be interrupted and the participant won't feel bombarded or rushed.

Use the Benefits wayfinder with a participant during a one-on-one conversation that is **quiet, private, and confidential**.

Set realistic expectations for using the Benefits wayfinder and avoid using phrases like "you'll probably be eligible for...". It's possible that the Benefits wayfinder will not identify any new benefits, and you want to avoid setting up the participant for disappointment.

You don't need to have all the answers! You are there to support participants, not to advise. The process is participant-led.

Refer participants as needed to additional support that is beyond your knowledge or comfort level to provide.

Note: Direct Indigenous participants to connect with their band office or governing body to apply for government benefits. See [Appendix 1.4](#) for more detailed information. Also, direct clients to a legal aid clinic if they do not have legal status in Canada. See [Appendix 1.5](#)

At the end of your meeting, **always provide "next steps" or a follow-up** to give participants momentum in their journey to access benefits. Remember you can copy the link to their Benefits wayfinder personalized dashboard.

When using the tool with someone who is approaching a life transition, **fill out the tool as if they are already presently in that situation**. This will allow you to see the types of benefits they will be eligible for once they reach that life situation.

Benefits wayfinder

Embedding the tool in conversation

Practicing your skills

Troubleshooting

Practice Your Skills – Amira

Let's practice what you've learned with Amira. After you have completed each scenario, you can cross-reference with suggested responses in [Appendix 2](#).



Amira is 63 and lives in Richmond, BC with her husband. She has low digital literacy and often feels intimidated using online tools.

Amira has been experiencing loss of appetite for over a week and continues to get frequent headaches. She visits her Community Health Centre to speak with a member of the Healthy Aging Resource Team.

Finding opportunities

Imagine you are the frontline worker with whom Amira is discussing her symptoms. Even though you're not talking about finances directly, do you see any opportunities to discuss benefits access and/or offer benefits navigation support? (*Hint: Think about which conversation pathway you would use in this case*)

Enter response here

Getting started

You set up a meeting with Amira to discuss her finances. When she arrives, you ask her the standard three screening questions. Review her answers below:

1. **Have you filed your taxes for the past five years?** *"Yes."*
2. **Are you currently experiencing a significant life change, or are you coming up to one?** *"Yes, actually, I'm about to retire."*
3. **Do you have enough money to meet your needs?** *"My husband and I are fine right now, but once I retire, I'm afraid we haven't saved much to support ourselves. I'm already receiving some benefits but I just don't know if there are more I'm missing out on"*

Consider Amira's responses carefully. Given that she is up-to-date with her taxes, is already receiving some benefits, and is approaching retirement, how might you phrase your offer to support with benefits navigation? (*Hint: Consider her readiness*)

Enter response here

Benefits
wayfinder

Embedding
the tool in
conversation

Practicing
your skills

Troubleshooting

Practice Your Skills – Amira (continued)

Using the Benefits wayfinder

Given what you know about Amira from her screening questions, what might be the most useful entry point for her to start exploring possible benefits? Check the option you think is best and write your reasoning for this choice below.

- Complete the questionnaire with her
- Choose a “starting point”
- Enter benefits she’s already receiving

Enter response here

Note: Knowing that Amira has low digital literacy, a helpful way to use the Benefits wayfinder during your money conversation is to navigate the tool for her and input information on her behalf. Alternatively, if she would like to learn how to use it on her own, you could teach her how to use it by demonstrating with explanations.

Activity - Benefits navigation

Using the document “Benefit wayfinder sample responses – Amira” in [Appendix 2.1](#), practice inputting Amira’s responses into the [Benefits wayfinder](#) as if you were completing it with her. Some of these answers represent her expected situation once she retires. Remember for those approaching a life transition, you should fill out the questionnaire as if they were presently in that situation. This will yield more accurate suggestions. You’ll find a list of possible benefits organized according to relevance, but based on what we know about Amira, she may not be eligible for all of them. Sift through the options provided on Amira’s dashboard based on her answers and what you know about her.

List three benefits that you could check to see if Amira knows about. If not, she may want to

Enter response here

Ongoing support

Again, keeping in mind that one of Amira’s barriers is digital literacy, what ongoing support could

Enter response here

Benefits wayfinder

Embedding the tool in conversation

Practicing your skills

Troubleshooting

Practice Your Skills – Rasmus

Think about how you would speak and act differently with Rasmus given his circumstances.



Rasmus is 25 and has just immigrated to Canada and settled in Moncton, NB for his job.

Last week, Rasmus visited a newcomer settlement organization looking for support to learn more about the Canadian financial system. He has been referred to you, a member of the organization’s tax filing clinic, to discuss his financial situation and get started with tax filing needs.

Finding opportunities

Rasmus has just arrived for his first one-on-one meeting with you to discuss tax filing and finances in general. What opportunities do you see to discuss benefits access and/or offer benefits navigation support?

Enter response here

Benefits
wayfinder

Embedding
the tool in
conversation

Practicing
your skills

Troubleshooting

Getting started

As you begin your meeting, you ask Rasmus the three screening questions below. Even though you know that he is a newcomer and that he probably hasn’t filed taxes in Canada before, it’s a good chance to confirm your understanding of his situation. Review his answers below:

- 1) I know that you’ve just arrived in Canada, so **I think this is probably the first time you are looking to file taxes here, is that right?** *“Yes, that’s right, I just arrived and have never filed taxes here before.”*
- 2) As a newcomer, there are some special considerations we can take as we go through options for your taxes and benefits. **Are you currently experiencing or approaching any other significant life changes right now?** *“No, that’s it.”*
- 3) **Do you have enough money to meet your needs?** *“I’m making enough at my job right now. The one thing I am hoping to get soon is a laptop, for calling my family back home.”*

Practice Your Skills – Rasmus (continued)

Consider Rasmus' responses carefully. Given that he has never filed his taxes and is a newcomer to Canada, what is an example of a phrase you could say to offer support with benefits navigation?

Enter response here

When you inform Rasmus that he may be eligible for government benefits, he responds that he's interested in applying for whatever benefits he may be eligible for, but he doesn't know where to start or how to do it.

Using the Benefits wayfinder

Rasmus seems ready and willing to apply, but when you suggest using the Benefits wayfinder, he seems hesitant. Upon asking him more questions, you realize that he isn't comfortable with entering his personal information online.

Given what you know about Rasmus, what might be the most useful entry point for him to start exploring possible benefits? Check the option you think is best and write your reasoning for this choice below.

- Complete the questionnaire with him
- Choose a "starting point"
- Enter benefits he's already receiving
- Browse benefits

Enter response here

After exploring benefits that Rasmus may be eligible for as a newcomer, you could also learn more about Rasmus to see if he fits into any other categories. What questions could you ask to identify other possible starting points?

Enter response here

Benefits wayfinder

Embedding the tool in conversation

Practicing your skills

Troubleshooting

Practice Your Skills – Rasmus (continued)

You discover that Rasmus is living with fibromyalgia, a condition that causes widespread musculoskeletal pain, among other symptoms. He struggles to hold a full-time job due to his pain, but he does not consider himself to be “disabled enough” for any government help. Why is it important for you to identify to Rasmus that he could qualify for provincial and federal disability support?

Enter response here

Activity - Benefits navigation

Using the information you know about Rasmus, use the [Benefits wayfinder](#) to find a list of possible benefits. (Note: Be sure not to use the questionnaire, as Rasmus is not comfortable with putting his personal information online). List at least three benefits that he may want to explore more.

Enter response here

Ongoing support

Again keeping in mind all that you know about Rasmus, consider the barriers he may be facing. What could you do to support him once you have identified any benefits he may be eligible for?

Enter response here

Benefits wayfinder

Embedding the tool in conversation

Practicing your skills

Troubleshooting

Practice Your Skills – Enzo

Already you've learned how different Amira and Rasmus' situations were. Now think about how you would speak and act differently with Enzo given his situation.



Enzo is a 35 year-old, cis-gender male who is recently separated and lives in Moose Jaw, Saskatchewan with his two children.

Enzo needs to review benefits he could get, his money management habits, family savings goals, and debt picture now that he is in a single-income household. He has particular concerns about managing seasonal expenses such as back-to-school and gift-giving times of the year.

Finding opportunities

Enzo is at the food bank, waiting in line for his food hamper. What opportunities do you see to discuss benefits access and/or offer benefits navigation support?

Enter response here

Getting started

Enzo agrees to answer a few short questions. Review his answers below:

- 1) **Have you filed your taxes for the past five years?** *“No. Some of those years, probably. But I know I’ve missed some and now if I file, I’ll probably owe a lot.”*
- 2) **Are you currently experiencing a significant life change, or are you coming up to one?** *“Well, my partner and I recently separated, and money is tighter than I’m used to now that I have to cover everything myself. That’s why I’m here.”*
- 3) I understand. It can be hard in situations like this to make ends meet. **Do you have enough money to meet your other needs?** Is there additional support that would help? *“You know what, I can’t think about that right now. My priority is taking care of my kids and doing what I can to afford their expenses. I just don’t have time; I need to pick up my hamper and get back to them.”*

Consider Enzo’s responses carefully. It seems that he isn’t ready to take charge of his financial situation because he is too focused on meeting his immediate needs; however, you know that benefits are one way to help address his needs quickly.

Benefits
wayfinder

Embedding
the tool in
conversation

Practicing
your skills

Troubleshooting

Practice Your Skills – Enzo (continued)

Given that he is in immediate need for his food hamper and seems overwhelmed with his current situation, what is an example of a phrase you could say to offer Enzo? (*Hint: Consider his readiness*)

Enter response here

Upon learning that some benefits are easy to apply for and can provide immediate support, Enzo seems interested in learning more. You ask if he would like to set up a meeting for a later date to explore if he may be eligible.

Using the Benefits wayfinder

Enzo agrees and arrives at your meeting a few days later. Given what you know about Enzo, what might be the most useful entry point for him to start exploring possible benefits? Check the option you think is best and write your reasoning for this choice below.

- Complete the questionnaire with him
- Choose a “starting point”
- Enter benefits he’s already receiving
- Browse benefits

Enter response here

Activity - Benefits navigation

Using the information you know about Enzo, use the [Benefits wayfinder](#) to find a list of possible benefits. Write three benefits that can be accessed quickly that may help him.

Enter response here

Ongoing support

Again keeping in mind all that you know about Enzo, consider the barriers he may be facing. What could you do to support him?

Enter response here

Benefits
wayfinder

Embedding
the tool in
conversation

Practicing
your skills

Troubleshooting

Troubleshooting and FAQ

See below some examples of some common challenges that occur when assisting participants with accessing benefits and some strategies for overcoming them.

Challenge	Solution/Support
Participant is uncomfortable discussing money	<ul style="list-style-type: none"> Take a non-judgmental and empathetic approach Use trauma-informed principles (safety, choice, collaboration, trustworthiness, and empowerment)
Participant is in crisis and not ready to discuss benefits access	<ul style="list-style-type: none"> Inform them that some benefits are very easy to apply to and can have an immediate impact on their income Search the Benefits wayfinder and filter by “easy” applications Search the Benefits wayfinder for emergency benefits
Participant is mistrustful of government and has had bad experiences previously	<ul style="list-style-type: none"> Acknowledge their experiences Focus on making the participant feel they have control of their lives and the information they share Highlight the benefits of the process for them Use a trauma-informed approach
Participant already has all benefits they’re eligible for	<ul style="list-style-type: none"> Acknowledge that finding support is clearly important to them Use it as an opportunity to have a financial conversation. E.g. “Are there any other areas you’d like to explore?”
Participant has difficulty with English/low literacy	<ul style="list-style-type: none"> Refer them to settlement services or tax filing services with language support
Participant has low financial literacy	<ul style="list-style-type: none"> Speak in simple terms and don’t assume knowledge or understanding
Participant has low digital literacy	<ul style="list-style-type: none"> Offer to work through online forms with your participant, answering any questions they have, and completing sections with their input when necessary Print out benefits for the participant to review

For more information on troubleshooting common challenges, see Prosper Canada’s [training resources](#).

Benefits wayfinder

Embedding the tool in conversation

Practicing your skills

Troubleshooting



More information on integrating trauma-informed practice can be found in [Appendix 1.2](#) and [1.3](#). You can also find helpful tools in Prosper Canada’s [training resources](#).

Benefit application checklist

Each benefits application has unique requirements and it's important to follow the guidelines provided. However, you can get started with any application by reviewing the following checklist. Use the guiding questions to help you check off each box.

Does the participant understand the documentation requirements?

- Does the participant have to locate [certain documentation](#) (e.g. Notice Of Assessment)? If so, do they know where to find it?
- Do the supporting documents need to be certified? When, and by whom? Where can the participant go to get this done?
- Does the participant need someone else to complete a form on their behalf (e.g. is a medical professional needed to sign or complete a form?) If so, does the participant know how to access these professionals? Are they equipped with self-advocacy skills?

Did you check if the newly-discovered benefit has an impact on any of the benefits the participant is currently receiving?

- Look this up in the details of the government benefit page itself; Is the benefit counted as income? If there is an impact, have you explained this impact to the participant?
- If you're not sure, direct the participant to the agencies listed under the Benefit wayfinder "Help" section.

Does the participant meet the ID requirements?

- Does the participant need additional support obtaining the necessary ID? If so, do you know about [local ID clinics](#) that can help?

Has the participant filed their taxes?

- If not, what are the barriers you can support with? Are you aware of [Community Volunteer Income Tax Programs](#) they can access?

Are you aware of your participant's practical needs?

- Do they need access to a printer?
- Are they digitally literate?
- Do they know how to purchase postage and mail an application?

Benefits wayfinder

Embedding the tool in conversation

Practicing your skills

Troubleshooting

Three ways to support access to benefits

Below is an overview of three ways you can support access to benefits in your role as a frontline worker.

Remember to:

- introduce your benefits conversations as appropriate for the context by considering different conversation pathways.
- use a trauma-informed approach and ensure the process is participant-led.

1. Identify eligibility

A common barrier to accessing benefits is lack of knowledge about the benefits that exist. You can use the steps below to help identify a participant's eligibility for benefits. Adapt these steps to suit the unique circumstances of each participant:

- A. First, find opportunities** to discuss access to benefits and/or offer benefits navigation support.
- B. Use the 3 standard screening questions** to assess whether someone would benefit from using the Benefits wayfinder tool. If it seems they would, proceed with the following steps.
- C. Assess your participant's readiness** to learn about and apply for benefits and adjust your approach to accordingly.
- D. Schedule a dedicated meeting** if the person did not come to your current meeting with the purpose of discussing finances or if you need more time.
- E. Use Prosper Canada's Benefits wayfinder** tool to identify benefits your participant may be eligible for and how to apply for them.

2. Support application

Once you have identified which benefits a participant may be eligible for, it may be necessary to support them through the application process. This could include making an action plan with them, completing a benefits application with them, navigating online tools, printing, or mailing a benefits application. Refer to the [Benefits application checklist](#) (p. 27 of this guide) for more guidance.

3. Refer to additional supports

Lastly, you can support an individual to access benefits by referring them to additional supports as needed. You are not required to have all the answers!

Refer to the [Resource list for referrals](#) (p. 29 of this guide) for a list of trustworthy organizations and resources.

Resource list for referrals

One of the ways you can support an individual to access benefits is by referring them to additional supports as needed. In these cases, it's important to have a list of trustworthy organizations and resources to refer to:

- The [Prosper Canada Financial Empowerment Directory](#) can be used to find financial empowerment organizations in Canada near you.
- [211](#) is Canada's primary source of information for government and community-based, non-clinical health and social services. The free and confidential service can be accessed 24 hours a day, in more than 150 languages, by phone, chat, text, and web.

Tax filing clinics

The Community Volunteer Income Tax Program (CVITP) is a collaborative program between the Canada Revenue Agency (CRA) and community organizations. This program helps individuals with modest incomes and simple tax situations to file their taxes for free. These clinics often have dedicated support for access to benefits.

- Prosper Canada's [Volunteer Tax Clinic toolkit](#)
- [Search for a CVITP clinic in your area.](#)
- Many non-profit organizations also offer tax-filing and benefits applications support to community members. For more information [go to the Help feature on Prosper Canada's Benefit wayfinder tool](#)

ID clinics

A common barrier to accessing benefits is not having the correct ID to meet the application requirements. Some non-profit organizations and community agencies, such as community health centres, offer ID support. Ask your organization if they have a contact list of referrals or search for ID clinic services in your area using [211.ca](#).

Community support or advocacy organizations

Within your community there may be organizations that offer support and advocacy for specific vulnerable populations. It may be possible to refer your participant to one of these targeted groups for additional support.

Ask your organization if they have a contact list of referrals or search for community support or advocacy organizations in your area using [211.ca](#).

- Prosper Canada's [supporting client intake, triage, and referral in virtual financial help services](#)

Appendix 1.1

Conversation pathway screening questions: Examples of big life changes

“Big life changes” refer to life events that may qualify a participant for certain benefits. Here are some examples of big life events:

- Starting or finishing school
- Getting married, separated, or divorced
- Starting a family
- Starting a new job
- Lost your job
- Recently disabled
- Retiring
- New to Canada
- Illness
- Death in the family

The Five Principles of Trauma-Informed Care



Safety

Ensuring physical and emotional safety



Choice

Individual has choice and control



Collaboration

Making the decisions with the individual and sharing power



Trustworthiness

Task clarity, consistency, and interpersonal Boundaries



Empowerment

Prioritizing empowerment and skill building

Definitions

Principles in Practice

Common areas are welcoming and privacy is respected

Individuals are provided a clear and appropriate messages about their rights and responsibilities

Individuals are provided a significant role in planning and evaluating services

Respectful and professional boundaries are maintained

Providing an atmosphere that allows individuals to feel validated and affirmed with each and every contact at the agency

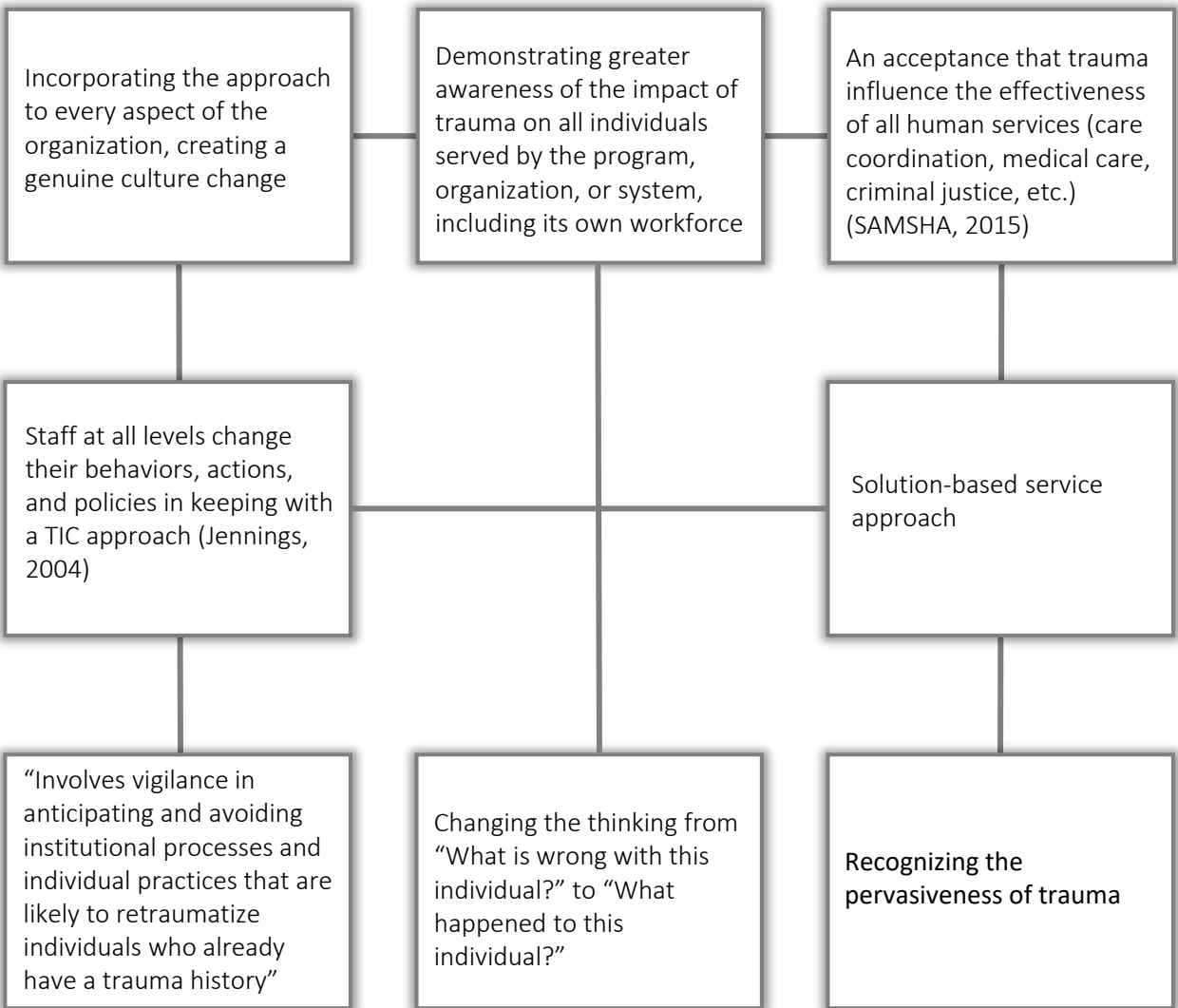
Appendix 1.2

[The Institute on Trauma and Trauma-Informed Care \(ITTIC\)](#), The University at Buffalo

Appendix 1.3

Components of Trauma-Informed Care

Key Components of TIC



[The Institute on Trauma and Trauma-Informed Care \(ITTIC\)](#), The University at Buffalo

Appendix 1.4

Considerations for Indigenous populations

It is important to recognize that access to benefits looks very different for Indigenous people, particularly those living on a reserve, who may be eligible for certain tax credits, income assistance, or benefits specific to their location, status, and other factors. Many government benefits are administered through Indigenous governments, and application processes and dollar amounts will vary.

We recommend the following for Indigenous community members before applying to benefits:

- First Nations community members: connect with their administration, band, or governing body
- Inuit community members: connect with their governing body or hamlet administration office
- Métis community members: connect with their governing body, if applicable

Appendix 1.5

Considerations for Temporary residents and those who do not have legal status

It is important to recognize that access to benefits may differ for those without a legal status in Canada or for those who have temporary residency in Canada.

We recommend the following for temporary residents and those without legal status before applying to benefits:

- Seek legal advice before applying to any benefits. If you get benefits that you aren't eligible for, you might end up having to pay them back. You can find free legal services for people living on low incomes on the Government of Canada's Legal Aid Program website.

Appendix 2.1

Benefits wayfinder sample responses – Amira

Recall that Amira lives in Richmond, British Columbia. Remember to set British Columbia as the province in the Benefits wayfinder.

1. Are you up to date on filing your taxes? **Yes**
2. How old are you? **65** (Although Amira is currently 63 she is interested in the benefits she will be able to access once she has retired.)
3. Do you care for children under 18? **No**
4. What is your citizenship or immigration status? **Canadian citizen, landed immigrant**
5. Are you working? Where does your income come from? **Employed full-time in customer service**
6. How much money does everyone in your household make? **\$12,000** (This is Amira's expected household income once she has retired)
7. Do you have a place to live? **Yes**
8. Where do you live? **Own home**
9. Including yourself, how many people live in your home? **2**
10. Are you pregnant or expecting a child? **No**
11. Are you, or is anyone in your household, living with a disability? **No**
12. Are you, your parent or your spouse a Canadian veteran? **No**
13. Do you have a parent or spouse who had lived in Canada and passed away? **No**
14. Length of stay in Canada since age 18? **22 years**

Appendix 2.2 - Amira

Finding opportunities – Suggestion

Use strategies from Pathway 3 to create an opportunity to speak with Amira about benefits access. To do this, you could ask Amira about stress levels. If it becomes apparent that much of her stress is related to concerns about her level of income during her upcoming retirement, this is a great way to begin the conversation about finances.

Getting started– Suggestion

Especially since Amira is already receiving benefits, it's important not to suggest she will be able to find new benefits to apply for. Frame your offer as support to help her make plans and reduce her stress today: "I understand that you'd like to prepare financially for retirement. Would you be interested in exploring what benefits are available to you when you turn 65 and stop working, to help you plan for your financial future?"

Using the Benefits wayfinder – Suggestion

Since you are discussing benefits in a dedicated meeting with Amira, this would be a great opportunity to complete the questionnaire as you know she has set the time aside.

As Amira is already receiving benefits, you could also enter these into the Benefits wayfinder to see if any of them are common starting benefits that could lead to others. To do this, enter the benefits under "Already receiving benefits".

Of course, if Amira doesn't feel comfortable sharing or prefers a different route, using a starting point about approaching retirement is also an excellent entry point to the tool.

Benefits navigation – Suggestion

Old Age Security (OAS), Guaranteed Income Supplement (GIS), and Home Owner Grant are great examples of benefits that you could check to see if Amira knows about.

Ongoing support – Suggestion

- Print out benefits info pages for her to take home in hard copy form (to avoid any troubles she may have accessing it again)
- Schedule a follow-up meeting to check in on her progress
- Refer her to further in-person supports that can assist her with related needs, such as seniors' program for retirement financial planning

Appendix 2.3- Rasmus

Finding opportunities – Suggestion

Use strategies from Pathway 2 to create an opportunity to speak with Rasmus about benefits access. This opportunity is fairly straight-forward, as Rasmus has arrived prepared to talk about finances. When explaining the tax system in Canada, be sure to mention that many government benefit programs exist in Canada, and that tax filing is required to access some of them. You can then take a deeper dive into benefits, if and when Rasmus shows interest or knowledge.

Getting started– Suggestion

Since Rasmus is new to the Canadian tax system, he may not even know that benefits are available to him. Approach this question from an education perspective and inform Rasmus that benefits may be an option. Try saying something like: “Do you know about different government supports you can get? Are you interested to hear about some of the supports you may be able to apply for?”

Using the Benefits wayfinder – Suggestion

Question 1: Since Rasmus is hesitant to enter personal information online, it may be a good idea to avoid the Benefits wayfinder questionnaire. No personal information is stored on the tool; however, it is important that your client feels in control and comfortable. A better approach for Rasmus would be choosing the “newcomer” starting point.

If even this is too uncomfortable, you can also browse all benefits and filter by federal/New Brunswick to narrow down the options.

Question 2: “Do you have children at home?”

“Do you have any challenges that impact your everyday life?”

“Do you need help with education costs?”

“Are you caring for an adult?”

Question 3: One of the common barriers to accessing disability supports is not realizing eligibility. Even though Rasmus’ condition is affecting his day-to-day life and ability to hold a full-time job, he doesn’t see himself as “disabled enough”. By understanding his situation and the effect of fibromyalgia on his life, you can inform Rasmus that he may be able to receive support.

A good starting point would be the New Brunswick Disability Support Program

(https://www2.gnb.ca/content/gnb/en/services/services_renderer.200972.Disability_Support_Program.html), because it’s likely to get him more financial support than the federal program. However, the federal Disability Tax Credit (DTC) is also a good option to explore because it is a common starting benefit that can unlock Rasmus’ eligibility for other benefits and credits. If Rasmus is aware of this and chooses to apply, he could have access to many more benefit opportunities as well.

Benefits navigation – Suggestion

NB Disability Support Program, Disability Tax Credit (DTC), Registered Disability Savings Plan (RDSP), Canada Disability Savings Bond (CDSB), Canada Workers Benefit (CWB), Canada Workers Benefit: Disability, Goods and services and harmonized sales tax (GST/HST) credit.

Appendix 2.4- Rasmus

Ongoing support – Suggestion

- Print out the benefits information pages for him to take home in hard copy form (in case he has a delay in getting his computer)
 - Refer him to ID clinics if he requires help meeting identification requirements (a common barrier for newcomers)
 - Set up a follow-up meeting to keep him on track
 - Create a checklist of the “to do” items in order to apply
 - Refer to other resources for newcomers (organization or elsewhere) who may be able to assist with settlement, savings goals, language support if required, etc.
 - Refer to disability advocacy organizations

Appendix 2.5 - Enzo

Finding opportunities – Suggestion

Use strategies from Pathway 1 to create an opportunity to speak with Enzo about benefits access. In this case, it is already apparent that he is not able to meet his family's needs and requires some support. When approaching Enzo to offer support, be aware that you are in a public place and be sure to ask close-ended questions for privacy. Try something like:

- “I’d like to ask a few questions to identify any additional needs you might have and how we may be able to help. Would you be willing to answer a few questions?”

Getting started – Suggestion

Since Enzo is in a crisis situation and needs help immediately for his family's nutrition needs, he likely would benefit from a quick way to improve his income. For Enzo, frame benefits as a way to quickly help him out. Try something like:

- “Are you aware that some benefits are simple to apply for and can boost your income quickly?”
- “I know of some resources that can help find out if there are any benefits you could be receiving. Would you like to learn about them?”

Using the Benefits wayfinder – Suggestion

Since you know that Enzo needs immediate support, you could start by searching benefits listed under the starting point, “emergency money need”. If none of these are applicable to Enzo, you also know that he has children, so you could also choose the starting point, “caring for a child”. You can then prompt him with some suggestions to see if he may fall into other special groups as well.

Alternatively, you could browse benefits and filter by “easy to apply”, since you know that Enzo doesn't have a lot of energy to put towards benefits applications. Completing the questionnaire is also a possibility, but remember to filter results by “easy to apply” to meet Enzo's application needs.

Benefits navigation – Suggestion

Enzo may qualify for the following easy-to-apply-for benefits:

- Emergency Assistance for Prescription Drugs
- Family Health benefits
- Special Support Program
- Child Care Subsidy
- Saskatchewan Employment Supplement

Ongoing support – Suggestion

- Use a trauma-informed approach so Enzo feels safe and secure.
- Enzo has a lot on his plate and doesn't have much energy to apply for benefits. You could offer to:
 - Go through the application with Enzo and complete on his behalf
 - Make a To-Do list
 - Book a follow-up meeting to check in on his progress

Appendix 2.6

Benefits wayfinder sample responses – Enzo

Recall that Enzo lives in Moose Jaw, Saskatchewan. Remember to set Saskatchewan as the province in the Benefits wayfinder.

1. Are you up to date on filing your taxes? **No**
2. How old are you? **35**
3. Do you care for children under 18? **Yes**
4. What is your citizenship or immigration status? **Canadian citizen, non-immigrant**
5. Are you working? Where does your income come from? **Employed part-time**
6. How much money does everyone in your household make? **\$25,000**
7. Do you have a place to live? **Yes**
8. Where do you live? **Rent**
9. Including yourself, how many people live in your home? **3**
10. Are you pregnant or expecting a child? **No**
11. Are you, or is anyone in your household, living with a disability? **Yes**
12. Are you, your parent or your spouse a Canadian veteran? **No**
13. Do you have a parent or spouse who had lived in Canada and passed away? **No**
14. Length of stay in Canada since age 18? **17 years**