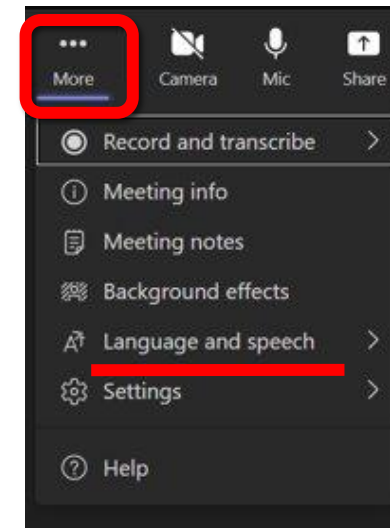
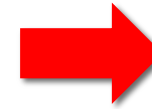
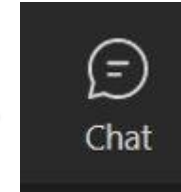
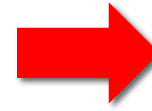


Technology requirements

- Audience members have all been put on “mute” for this webinar.
- Please share any questions you have using the “chat box” (located in the menu bar at the top of your screen).
- If you would like to ask a **question that is not visible to the attendees** or for follow-up after the session, please email us at events@prospercanada.org.
- For **closed captioning**, on the top right menu bar, click the three dots with the word ‘More’ under it, then select ‘Language and Speech’ and then ‘Turn on Live Captions’.
- We will share webinar slides with all participants and post a recording of the session within a few days.



Who we are

Founded in 1986, Prosper Canada is a national charity dedicated to expanding economic opportunity for Canadians living in poverty through program and policy innovation.

As **Canada's leading champion of financial empowerment**, we work with governments, businesses and groups to develop and promote financial policies, programs and resources that transform lives and foster the prosperity of all Canadians.

We help service systems and organizations in all sectors to build proven financial empowerment approaches into their businesses in ways that:

- Are **sustainable**
- Help them **achieve their goals**
- Tangibly **increase the financial well-being of the low-income people** they serve.





Supporting with access to benefits

February 8, 2024

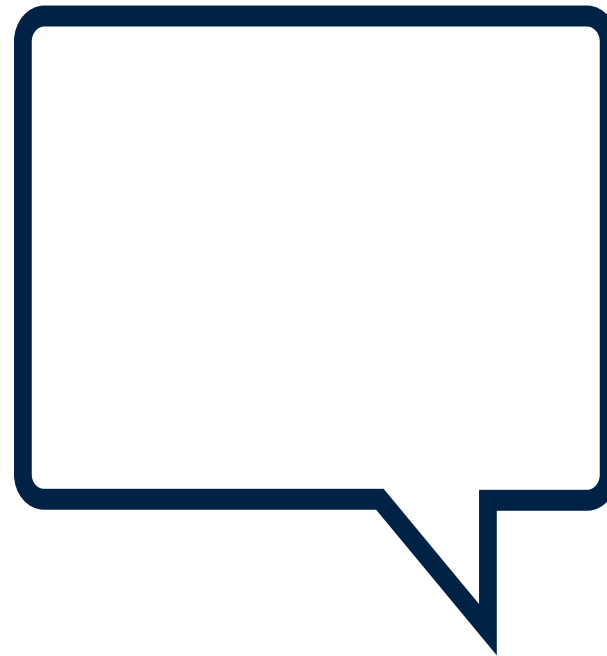


Land acknowledgement

Welcome

To get to know each other, please write in the **chat**:

- Your name
- Organization



Agenda

1. Your role in supporting access to benefits
2. Starting conversations about benefits
3. Using the Benefits Wayfinder
4. Personas: Exploring benefits
5. Additional resources and summary



What to expect

- Variety of learning formats (presentation, individual practice, general discussion)
- Opportunities to practice:
 - Navigating the Benefits Wayfinder
- Invitation to reflect on your personal financial experiences
- A safe, respectful space of learning



Your role in supporting access to benefits

Why does access to benefits matter?

Reflect on the impact that benefits can have on an individual or family, particularly for those living on a low income.

Cloud:

- What impact does access to benefits have on the clients you serve?



Why does access to benefits matter?

- You can help individuals access and receive benefits that they are eligible for
- Improved financial well-being and efficacy
- Improved overall quality of life



How can frontline staff support individuals to access benefits?



Identify eligibility - Ask whether the individual is aware of benefits and use the Benefits Wayfinder to identify eligibility



Support application - Make an action plan and create a to-do list

- Have check-ins to keep the individual on track
- Assist with forms and other practical needs



Refer to additional resources - You don't need to have all the answers!

- Refer as needed to reputable resources
- Build a list of common referrals

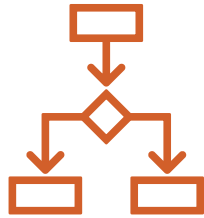
Starting conversations about money

Trauma-informed approach



Safety

Hold conversations in a private area



Choice

Ensure individual knows they are in control of all decisions



Collaboration

Individual has significant role in how the process unfold



Trustworthiness

Respect confidentiality



Empowerment

Acknowledge and validate

Screening questions to determine if a benefits conversation would be useful

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?

3

Do you have enough money to make ends meet?

Conversation pathways



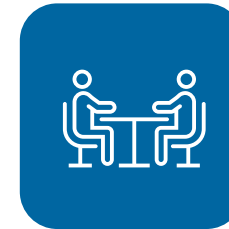
Pathway 1

(Public/on-the-job)



Pathway 2

(1:1 money conversation)



Pathway 3

(In a 1:1 meeting in a related field)

Tips for Pathway 1

Public/on-the-job

Open the conversation with something like:
"I'd like to ask a few questions to identify other ways we might be able to help. Would you be willing to answer a few questions?"

If willing, ask the screening questions.

If appropriate, ask if they would be interested in exploring benefits.

If interested, set up a dedicated 1:1 meeting.

Phrases for Pathway 1

Public/on-the-job

“Would you be interested in exploring whether you might be eligible for any benefits to help increase your income?”

“Did you know there are benefits that may be able to help?”

“Have you explored the possibility of getting some benefits to increase your income? If not, would you like some support in exploring that possibility?”

“I know about some resources that may help you find out if you could be receiving benefits. Would you be interested in learning about that?”

Tips for Pathway 2

During a money conversation

Ask the screening questions as part of the broader financial conversation.

Consider open-ended questions about improving their financial situation / increasing income.

If participant identifies need for increased income, ask if they are interested in checking for benefits.

Proceed based on participant's interest.

Phrases for Pathway 2

During a money conversation

What are some things that could help your financial situation right now?

Have you considered any ways to increase your income?

What ideas do you have to improve your financial situation?

What steps have you already taken to improve your financial situation/increase your income?

Phrases for Pathway 2

During a money conversation

What barriers have you experienced when trying to improve your financial situation/increase your income?

There may be some ways to increase your income. Would you like to explore that together?

What ideas have you explored to increase your income or reduce your expenses to help you reach your financial goals?

Would you like to schedule some time to see if there are any benefits you might be eligible for that you are not currently receiving?

Tips for Pathway 3

In a related field

Use open-ended questions to identify the individual's stressors.

If a need for increased income is identified, share that there may be benefits that could help.

If participant is interested, proceed with the screening questions.

Set up a dedicated meeting to explore further, as makes sense.

Phrases for Pathway 3

During a money conversation

What's causing you the most stress right now?

What are you most worried about right now?

What are some of your short-term money goals?

Tips for all Pathways

- Set realistic expectations and avoid saying things like, "You will probably be eligible for..."
- Follow the participant's lead / preferences
- Remember your role is to support the process. Avoid giving direct advice or trying to "fix" things.

Navigating the Benefits Wayfinder

Introduction to the Benefits Wayfinder

The **Benefits Wayfinder** is a tool that helps individuals identify and apply for the benefits they are eligible for.

- Personalized recommendations
- Benefits overview and details
- Dashboard to organize benefits

benefitswayfinder.org






Navigating the tool

benefitswayfinder.org

- Choosing your location
- Completing the questionnaire
- Starting points
- Already receiving/not receiving
- Browse
- Dashboard
- Benefits info pages
- Share
- Help and more resources



 Easy application  Tax filing required  Identification required

Practice

Client persona: Sergio

- **Age:** 33
- **Status in Canada:** Newcomer (temporary resident)
- **Place of residence:** Fergus, ON (renting)
- **Income level:** \$40,000/year
- **Work:** Full-time job as a chef
- **Tax filing history:** Has not filed Canadian taxes before



Practice Activity: Questionnaire

Exploring Benefits



Home Starting points ▾ **Questionnaire** Browse all benefits Help

Dashboard

Time	Activity One: Questionnaire
10 minutes	Open the Benefits Wayfinder main page. Select Ontario as your province and open the Questionnaire . (blue tab across the top.) Answer the questions based on the persona, Sergio . <i>What are the top three benefits for Sergio?</i>
5 minutes	Debrief: In the large group, share your experience using the Benefits Wayfinder Questionnaire.

Debrief and Discussion

Sergio

- What benefits did you find **Sergio** was eligible for? Was this helpful?
- What potential **uses** do you see for this tool in your role?


Client persona: Rabbia


- **Age:** 19
- **Status in Canada:** Citizen
- **Place of residence:** Anytown, Canada
- **Income level:** \$23,000/year
- **Work:** Part-time hours as a server
- **Tax filing history:** Has only been eligible for one year, but did not file last year



Practice Activity: Starting points

Exploring Benefits



Primary sponsor  **TD READY COMMITMENT**

Agency portal Français Ontario ▾

[Home](#) [Starting points ▾](#) [Questionnaire](#) [Browse all benefits](#) [Help](#) [Dashboard](#)

Time	Activity Two: Starting Points
10 minutes	Open the Benefits Wayfinder main page. Select your province and open the Starting points . (blue tab across the top.) Answer the questions based on the persona, Rabbia . <i>What are the top three benefits for Rabbia?</i>
5 minutes	Debrief: In the large group, share your experience using the Benefits Wayfinder Starting Points.

Debrief and Discussion

Rabbia

- What benefits did you find **Rabbia** was eligible for? Was this helpful?
- What potential uses do you see for this tool?
- What method did you prefer? Questionnaire or Starting points?

Referring to other resources

- Tax filing clinics, ID clinics, community support or advocacy organizations
- [Benefits wayfinder “Help” section](#)
- [Benefits wayfinder Agency Portal](#)
- [Supporting client intake, triage, and referral](#) (Prosper Canada tip sheet)

New resources & offers

- [Bridge to Benefits](#)
- [Making the most of your money](#) online course
- [Investing with interest](#) booklet
- REFRESHED [Learning Hub](#)

Special Offer for Financial Literacy month:
*Free access to the module on [Savings](#)
AND 25% off the [course](#).*

CODE:
fl-25special



Summary and conclusion

Summary

- Frontline workers have a unique opportunity to support people with access to benefits
- Assess the setting that you and the individual are in. Consider using one of the conversation pathways to bring up the topic of benefits and look for opportunities ask the three screening questions.
- The Benefits Wayfinder identifies and organizes benefits an individual may be eligible for. It can be used in different ways to meet an individual's needs.



Thank you for attending this webinar

Please take a moment to provide your feedback by completing a [survey](#).

The Benefits Wayfinder is developed by



Primary sponsor



Supported by



Contact

Prosper Canada

60 St. Clair Avenue East, Suite 700

Toronto, ON M4T 1N5

(416) 665-2828

www.prospercanada.org

<http://prospercanada.org/newsletter>

[Prosper Canada Online Training](#)

Jenni Bolton

Senior Officer, Learning and Training

jbolton@prospercanada.org

