



Braiding Mind, Body, and Spirit: Additional resources

This section contains information and resources on the following topics:

- A. Financial literacy resources
- B. Indigenous legal services organizations across Canada
- C. Opening a bank account
- D. How to get government benefits
- E. Tips for frontline service providers:
Supporting financial wellness in communities



A. Financial literacy resources

“Guiding Your Journey:
A Toolkit for Lump Sum Payments.”
2025. Prosper Canada.

This toolkit provides essential guidance for individuals receiving lump sum payments, helping them navigate financial decisions, avoid common pitfalls, and plan for long-term financial security. It includes practical tools, budgeting strategies, and insights tailored to support informed financial choices.

“Indigenous Financial Wellness.”

2025. AFOA Canada.

This program offers various initiatives, including tax clinic training, financial literacy workshops for youth, and resources like the “Money Smarts” podcast, all aimed at promoting financial wellness in Indigenous communities.

“Dollars and Sense.”

2025. AFOA Canada.

A suite of financial literacy workshops tailored for Indigenous youth, offering modules for elementary, middle, and high school students to enhance their understanding of financial management.

“Tools for Building Financial Well-Being
in First Nation Communities.”

2023. Prosper Canada.

A collection of financial empowerment tools and resources intended to support both Indigenous and non-Indigenous organizations working to build financial wellness in First Nation communities.



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[“Managing your money worksheets.”](#)

2018. Prosper Canada.

Seven worksheets to help Indigenous individuals and families to set and work towards financial goals, featuring culturally relevant teachings and artwork.

[“Navigating Financial Empowerment for First Nations.”](#)

2025. First Nations Market Housing Fund.

This resource empowers First Nations individuals to navigate financial systems, build credit, budget, manage settlements, and plan for future generations while honouring Indigenous values and traditional teachings.

[“Sixties Scoop Settlement Resources.”](#)

2018. AFOA Canada.

Provides essential resources and support for survivors of the Sixties Scoop, including details on compensation processes and access to various support services.

[“The Little Black Book of Scams.”](#)

2018. Innovation, Science and Economic Development Canada.

This resource will help increase your awareness of the many kinds of fraud that target Canadians.

[Free Credit report](#)

Equifax Canada: To request your free credit report.

[Consumer Disclosure](#)

TransUnion Canada: To request your free credit report and for information on fraud protection.

[Financial Consumer Agency of Canada \(FCAC\)](#)

Offers information on your rights and responsibilities when dealing with financial institutions and provides resources on fraud prevention.



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B. Indigenous legal services organizations across Canada

Some Indigenous legal services organizations offer support for fraud, predatory lending, and financial abuse, including cases for residential school, 60s Scoop, or day school settlements. There is no national legal organization dedicated to supporting around these issues, so services may differ depending on your province or region.

Issues around family law and rights may also need to be addressed when receiving settlement payments.

Supports available:

[Aboriginal Legal Services \(ALS\) – Toronto](#)

Provides legal help and advocacy for Indigenous people, including financial exploitation and abuse. Offers public legal education and connections to legal aid and social supports.

[Native Court Worker and Counselling Association of BC \(NCCABC\)](#)

Supports clients involved in the justice system and may refer or support clients experiencing financial abuse or fraud, especially if criminal charges are involved.

[Mi'kmaq Legal Support Network \(Nova Scotia\)](#)

Provides restorative justice and victim services, which may include financial abuse cases.

[Nishnawbe-Aski Legal Services Corporation \(NALSC\)](#)

Helps low-income persons, with certain legal matters related to criminal law, family law, child welfare.

[Specialized services for Indigenous Peoples](#)

Offers information on family justice services specifically designed for Indigenous peoples undergoing separation and divorce.

[An Act Respecting First Nations, Inuit, and Métis Children, Youth, and Families](#)

Legislation that affirms the rights of Indigenous peoples to exercise jurisdiction over child and family services.

[Rights of Indigenous Peoples in Canada](#)

Provides an overview of the inherent rights of Indigenous peoples, including those related to family and community well-being.

[Wills for First Nations Estates for First Nations](#)

Explains how estate planning and wills work for First Nations individuals, including those living on reserve.

[Provincial and territorial family law resources](#)

Family law varies by jurisdiction. Check your province or territory's government website for laws regarding marriage, common-law partnerships, separation, divorce, and asset division.



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C. Opening a bank account

The following resources can help with opening a bank account. (Note that Section 2 of this resource has more information on this topic.)

[Government of Canada](#)

[– Opening a Bank Account](#)

Provides guidance on how to open a bank account, including required identification and customer rights.

[Government of Canada](#)

[– Account Comparison tool](#)

Provides a comparison of features for different chequing and saving accounts, including interest rates, monthly fees and transactions.

[Acceptable ID under the Bank Act](#)

Under the Access to Basic Banking Services Regulations of the Bank Act, banks must offer account services if you provide an acceptable ID.



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D. How to get government benefits

Applying for some government benefits happens automatically when you file your taxes. For example, the government uses the information in your tax return to decide if you are eligible for the Goods and Services and Harmonized Sales Tax Credit. Applying for benefits, such as the Disability Tax Credit, are more complicated and you may need to fill out a form and provide additional information. Look into local social services offices that can help. Offices in First Nations that help with social assistance are usually called “Income Assistance Offices” or “Social Development Offices.” These offices help members of the community with income, housing, and other social services. The names of these offices may be different depending on the community or the region that you are in.

If you require help with tax filing, you can search for a [Community Volunteer Income Tax Program \(CVITP\)](#) clinic for support.

Benefits Wayfinder

The [Benefits Wayfinder](#) is a free online tool that helps people find and access government benefits they may be eligible for.

Benefits and income tax filing

Filing your income tax return is important because it helps you access many benefits and credits. By filing your income tax return every year, you make sure you receive the financial support you are eligible for.

Here are some government programs and payments you may qualify for that require you to file your taxes.

For individuals and families

- **Canada Child Benefit (CCB)** – Monthly payments for parents to help with the cost of raising children.
- **GST/HST Credit** – A tax-free quarterly payment to help low- and moderate-income individuals and families.
- **Canada Workers Benefit (CWB)** – A refundable tax credit for low-income workers to help make life more affordable.
- **Canada Dental Benefit** – A temporary benefit to help eligible families cover dental costs for children under 12.

For seniors

- **Old Age Security (OAS) Pension** – Monthly payments for seniors aged 65 and older.
- **Guaranteed Income Supplement (GIS)** – Extra financial support for low-income seniors receiving OAS.
- **Allowance for the Survivor** – A benefit for low-income widows or widowers aged 60 to 64.
- **Provincial senior benefits** – Some provinces offer additional supports based on tax return information.



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For students

- **Canada Training Credit (CTC)** – A refundable credit to help with tuition and training costs.
- **Tuition Tax Credit** – A credit for students to reduce taxes owed on tuition fees.
- **Student Loan Interest Deduction** – A deduction for interest paid on eligible student loans.

For Indigenous individuals

- **Indigenous benefits and tax credits** – Some benefits are tailored for Indigenous Peoples, such as additional education funding and tax exemptions. Filing taxes ensures eligibility for all programs.

For people with a disability

- **Canada Caregiver Credit (CCC)** – A credit for those supporting a spouse, partner, or dependent with a disability.
- **Canada Student Grant for Students with Permanent Disabilities** – Helps students with disabilities pay for each year of study
- **Child Disability Benefit** – Provides a monthly, tax-free benefit for families who care for a child under age 18 with a severe and prolonged physical or mental disability.
- **Disability Tax Credit (DTC)** – A credit for individuals with disabilities or their caregivers to reduce the amount of tax owed.

For housing and support

- **Canada Housing Benefit** – A program to help low-income renters.
- **Provincial/Territorial Housing Benefits** – Additional housing assistance programs based on tax return information.



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Benefits that do not require tax filing

Benefits and tax credits may vary by province, territory, or Indigenous government. Some programs are offered at the federal level, while others are specific to where you live. Always check with your local government or tax office to see what benefits you qualify for in your area.

Here is a list of federal benefits that do not require you to file taxes to be eligible for them.

- **Employment Insurance (EI)** – Provides temporary financial assistance if you lose your job, take maternity/parental leave, or need sickness/disability benefits.
- **Canada Pension Plan (CPP)** – Retirement, survivor, and disability benefits for seniors and eligible individuals.
- **Guaranteed Income Supplement (GIS)** – Extra financial help for low-income seniors receiving OAS.
- **Registered Education Savings Plan (RESP) Grants** – The Canada Education Savings Grant (CESG) and the Canada Learning Bond (CLB) help families save for a child's post-secondary education.
- **Canada Learning Bond (CLB) for 18- to 20-year-olds** – Money from the government to help pay for post-secondary education
- **Repayment Assistance Plan** – A financial support program to help people having financial difficulty making payments towards their student loan.
- **Veterans Benefits** – Financial support for Canadian Armed Forces veterans, including pensions, healthcare, and rehabilitation services.
- **Housing Assistance Programs** – Includes rent subsidies, affordable housing, and homeownership programs (e.g., First-Time Home Buyer Incentive).
- **Employment & Skills Training Grants** – Federal funding for job training and skills development, such as the Canada Training Credit.
- **Childcare Subsidies** – Programs like the Canada-Wide Early Learning and Child Care Plan help lower childcare costs.

E. Tips for frontline service providers: Supporting financial wellness in communities

This guide is for community members, families, organizations, and frontline workers who want to support Indigenous financial wellness. Many communities already have small groups that talk about money, and this bundle can help by providing useful tools, discussions, and activities that respect culture and traditions.

By working together, we can create safe spaces to learn, share traditional knowledge and modern money skills, and help people feel confident in managing their finances. Whether through group talks, one-on-one help, or sharing trusted resources, this guide offers practical ways to support community members on their financial journey in a way that honours their values and goals.

1. Host community discussions

- Organize small groups where participants can share their financial goals and experiences using the activities in the bundle.
- Use storytelling and discussion circles to connect financial wellness to traditional teachings.

2. Provide one-on-one support

- Help individuals set financial goals in *Activity 2: My goals* or use *Activity 4: Monthly spending plan* to organize finances
- Support community members in identifying trusted resources for financial decision-making such as opening a bank account.

3. Engage Elders and Knowledge Keepers

- Invite Elders, Knowledge Keepers, or financial mentors to talk about traditional financial practices and share their wisdom.
- Integrate the *Activity 6: My money is medicine* as a way to balance financial, emotional, and spiritual well-being.

4. Hands-on learning activities

- Encourage participants to use visuals – such as *Activity 7: Picture your money goals* to set financial goals.
- Have participants role-play handling financial decisions, avoiding scams, or saying no to financial pressure.

5. Connecting to services & resources

- Guide individuals to Indigenous-led financial wellness programs, credit counseling services, and community supports.
- Share trusted websites (e.g., AFOA Canada, Prosper Canada, Indigenous banking resources).

6. Encourage community-based financial practices

- Promote peer support, such as learning circles where people can share financial lessons and challenges.
- Explore collective approaches to financial security, such as community savings groups or cooperative investments.