



Supporting Employment & Economic Development



Business Development Services

- Development of individual businesses, co-ops and social enterprises
- Recognition Counts - Loans for skilled immigrants

Asset Building Programs

- Matched Saving Programs
- Financial Literacy
- Access to Benefits

If you are living on a low income, the Access to Benefits (A to B) program can help you:

- ❑ Get information about benefits like the Disability Tax Credit, Canada Child Benefit, GST Credit, RentAssist, and more.
- ❑ Apply for the benefits you qualify for
- ❑ Open an RESP and get free money for your children's education
- ❑ Get the ID you need to access benefits
- ❑ Open a bank account
- ❑ File income tax returns

The Road to A to B



- Didn't plan to become tax preparers
- RESP work made it clear that taxes and benefits are linked
- Need for more tax supports

Financial empowerment, research and other programs

- “Just in time” financial literacy
- West Neighbourhood House - FEPs
- Scarcity
- New York City



Filing taxes is necessary to access benefits



- For some participants, getting started filing taxes can feel like walking through a maze
- Many participants face multiple barriers
- Filing taxes is needed to access benefits
- Can help stabilize income now
- Financial instability interrupts progress towards long term goals

Get Instant Cash Back

Walk in with your taxes
Walk out with your money.



**INSTANT
TAX
REFUND**

When You Need Your Refund Money Now!

LibertyTaxCanada LibTaxCanada

LIBERTY TAX SERVICE



EASYTAX
Same-Day Tax Refunds
...IN CASH!



Money Mart

TIMMINS MONEY MART
950 Riverside Drive
705-264-6364
Open 7 Days A Week

SPECIAL
REPORT

Tax Season

Instant tax refunds carry steep costs

1 million Canadians pay extra to get their tax refunds right away

By Tom McFeat special to , CBC News | Posted: Mar 05, 2012 6:40 PM ET | Last Updated: Mar 06, 2012 6:37 AM ET



Discounters are allowed to charge no more than 15 % on the first \$300 of the refund and 5% of anything above that. So...

- A \$300 refund would be charged \$45
- A \$1,000 refund would attract a fee of \$80
- A \$1,600 refund would result in a fee of \$110

**add tax
filing
information
to
programs**

**Assist
participants to
get “tax ready”**

**Spread the
word about
free tax
clinics**

**Support for CCB
reviews**



**Become a CVITP
volunteer or
host a tax clinic**

**Prenatal
awareness
of CCB
application**

**Help embed tax
filing into larger
systems**

**Ask “Have
you filed
your
taxes?”**