



# Economic and Social Inclusion Corporation

## Société d'inclusion économique et sociale



**FREE MONEY  
FOR YOUR KID'S  
EDUCATION!**



# NB's Economic and Social Inclusion Corporation

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- Since 2009, ESIC has been responsible for the coordination and implementation of the *Overcoming Poverty Together* poverty reduction plans.
- Unique approach rallying the government, businesses, non-profit community organizations & people who experienced or are living in poverty.
- OPT2 – 28 actions items, #12 is FINANCIAL LITERACY

# CHALLENGE:

## Tax filing for low-income individuals

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SUCCESS: Work with CRA to collectively promote the CVITP clinics

➤ **Get Your Piece of the Money Pie** since 2010

- ✓ ESIC & the 12 Community Inclusion Networks (CINs)
- ✓ Social Development
- ✓ NB Public Library Service
- ✓ Service Canada & Public Health
- ✓ NB Aboriginal People's Council
- ✓ Community groups and volunteers
- ✓ Priority Delivery Unit / ESIC \$150,000 for 2 years

# Get Your Piece of the Money Pie

## GET YOUR PIECE OF THE MONEY PIE

Depending on your personal situation, you **may** be eligible to receive credits and benefits by simply filing your annual income tax and benefit return.



### Did you know ...

- A single person could receive up to \$1,028 for the Working Income Tax Benefit.\*
- You could qualify for the GST/HST credit.
- Adults and children with a disability could be eligible for a non-refundable tax credit which reduces the amount of income tax they may have to pay.
- Parents could receive up to \$6,400 annually for each child by applying for the **Canada Child Benefit**.
- Children with school aged children could receive the **School Supplement** benefit of \$100 per child.
- Your child could qualify for the **Healthy Smiles, Clear Vision** plan, New Brunswick's dental and vision program for children of low-income families.
- Your child could qualify for the **Canada Learning Bond**, a federal program that offers up to \$2,000 for education after high school for children of low-income families.
- To find other benefits you may be eligible for, visit [www.canadabenefits.gc.ca](http://www.canadabenefits.gc.ca).

\*Based on the assumption that there is some working income.\*

For help preparing your income tax and benefit return, the Community Volunteer Income Tax Program (CVITP) may be able to assist you. This free program is available to eligible taxpayers who have modest income and simple tax situations. Year round clinics are also available in some communities. For more information on this program, go to [www.cra.gc.ca/volunteer](http://www.cra.gc.ca/volunteer) or call 1-800-959-8281



## PRENEZ VOTRE PART DU GÂTEAU

Selon votre situation personnelle, vous **pourriez** être admissible à certains crédits et prestations en remplissant simplement votre déclaration de revenus et de prestations.



### Savez-vous que ...

- Une personne seule peut recevoir jusqu'à 1 028 \$ pour la Prestation fiscale pour le revenu de travail.\*
- Vous pourriez être admissible aux crédits TPS/TVH.
- Les adultes et les enfants ayant un handicap pourraient être admissibles à un crédit d'impôt non remboursable qui aide à réduire l'impôt sur le revenu qu'ils pourraient avoir à payer.
- Les parents pourraient recevoir jusqu'à 6 400 \$ par année pour chaque enfant en faisant une demande pour l'Allocation canadienne pour enfants.
- Les parents avec des enfants d'âge scolaire pourraient recevoir un **supplément scolaire** de 100 \$ par enfant.
- Votre enfant pourrait être admissible au programme **De beaux sourires et une bonne vision**, soit le régime de soins dentaires et de la vue du Nouveau-Brunswick pour les enfants de familles à faible revenu.
- Votre enfant pourrait obtenir jusqu'à 2 000 \$ grâce au programme fédéral de **Bon d'études canadien** pour des études postsecondaires, destiné aux enfants de familles à faible revenu.
- Pour des renseignements sur d'autres prestations, veuillez visiter le [www.prestationsducanada.gc.ca](http://www.prestationsducanada.gc.ca)

\* En supposant que la personne gagne un revenu de travail.\*

Si vous avez besoin d'aide pour remplir votre déclaration de revenus et de prestations, le personnel du Programme communautaire des bénévoles en matière d'impôt (PCBMI) peut vous venir en aide. Ce programme est offert gratuitement aux contribuables admissibles qui ont un revenu modeste et une situation fiscale simple. Des comptoirs de préparation sont aussi ouverts toute l'année dans certaines communautés. Pour en savoir plus sur ce programme, allez au [www.cra.gc.ca/benevole](http://www.cra.gc.ca/benevole) ou composez le 1-800-959-7383.



## GET YOUR PIECE OF THE MONEY PIE

When you file your annual income tax and benefit return, you may be eligible to receive benefits or credits, which could include:



- GST/HST Credit
- Canada Child Benefit
- School Supplement Benefit
- Healthy Smiles, Clear Vision
- Canada Learning Bond

For help preparing your income tax and benefit return, the Community Volunteer Income Tax Program (CVITP) may be able to assist you. This free program is available to those with modest income and simple tax situations.

For more information about this program, or to find your nearest clinic go to [cra-arc.gc.ca/volunteer](http://cra-arc.gc.ca/volunteer) or call 1-800-959-8281.

#MoneyPie

#CVITP



## GET YOUR PIECE OF THE MONEY PIE

Need help filing your income tax return?  
Find a free Community Volunteer Income Tax Preparations clinic at:  
[cra-arc.gc.ca/volunteer](http://cra-arc.gc.ca/volunteer)  
or 1-800-959-8281



## PRENEZ VOTRE PART DU GÂTEAU EN ARGENT

Besoin d'aide pour préparer votre déclaration d'impôt?  
Trouvez un comptoir gratuit de préparation de déclarations par des bénévoles au :  
[cra-arc.gc.ca/benevole](http://cra-arc.gc.ca/benevole)  
ou 1-800-959-7383

#CVITP / #PCBMI  
#MoneyPie / #Gateauenargent



#CVITP  
#PCBMI



#CVITP #SUPERCLINIC  
#PCBMI #GUICHETUNIQUE



# NB Money Pie Results 2010 to 2017

N.B.	2010 Filing season	2011 Filing season	2012 Filing season	2013 Filing season	2014 Filing season	2015 Filing Season	2016 Filing Season	2017 Filing Season
# Volunteers	363	352	443	579	539	450	571 57% ↑	↑
# Returns filed	13,969	14,481	17,705	17,763	20,124	21,402	22,671 62% ↑	↑
# Orgs.	61 3 yr round	62	68	89	99	125 61 year round	166 172% ↑ 87 yr round	↑
\$ Benefits Accessed		\$22.57M	\$25.96M	\$29.40M	\$32.36M	\$35.84M	\$38.87M 72% ↑ since 2011	↑

Source: Revenue Canada, Community Volunteer Income Tax Program (CVITP)



# CHALLENGE:

## NB's Canada Learning Bond low sign up rates

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As of Dec 31, 2017:

- 59,268 NB children are eligible
- 15,248 registered
- **44,020 NOT registered =missing \$40 million in RESP \$**
- 25.9% NB's take up rate
- What actions will address the low sign up rates taking into consideration identification challenges, literacy and transportation challenges, multiple steps, lack of knowledge, wrong/miss-information. Focus away from sign-up clinics.

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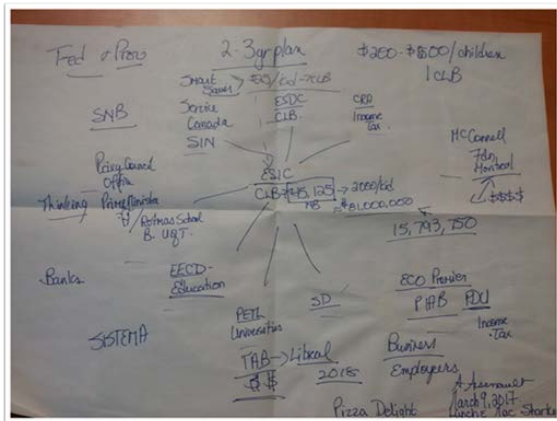
# Canada Learning Bond

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## SOLUTION:

- Think in terms of partnerships, overarching view, make connections, remove or help people through red tape
- Think outside of the box – get creative



CLB Initiative Charter		Metrics - Current Performance	
1. Initiative Name	2. Initiative Purpose	3. Initiative Objectives	4. Charter Dates
Canada Learning Bond (CLB) Charter	Support and assist low-income families in enrolling their children in the CLB program.	1. Increase the number of children enrolled in the CLB program by 20% by 2020. 2. Increase the percentage of the CLB budget from 2018 to the 2020 budget. 3. Increase the number of children enrolled in the CLB program by 20% by 2020.	April 5, 2018 to June 30, 2020
1. Target Start Date	2. Target End Date	3. Target Start Date	4. Target End Date
June 2018	June 2020	June 2018	June 2020

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# Canada Learning Bond

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➤ Every child in NB connects with GNB at multiple points

➤ Multi-departmental Provincial/Federal Priority Delivery Unit initiative to increase the uptake rate of the CLB through GNB high level connection policy/program changes

- ✓ Economic and Social Inclusion Corporation
- ✓ Social Development
- ✓ Service NB – Vital Statics
- ✓ Education and Early Childhood Development
- ✓ Post-Secondary Education
- ✓ Department of Health
- ✓ Employment and Social Development Canada
- ✓ SmartSaver
- ✓ Service Canada
- ✓ Canadian Revenue Agency
- ✓ Royal Bank of Canada

# Canada Learning Bond

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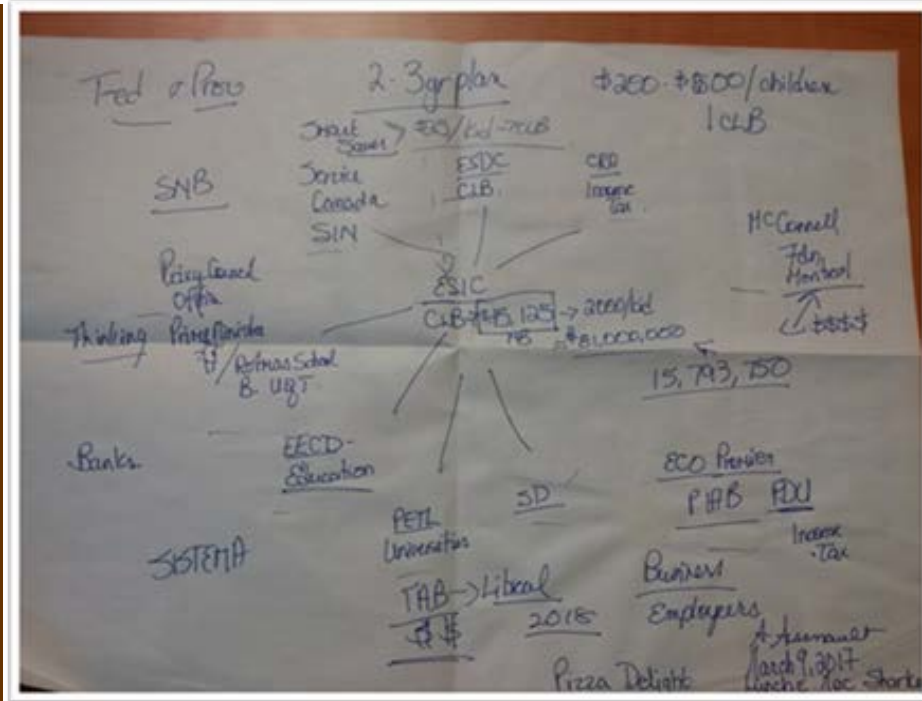
- First level project - Social Development:
  - ✓ 224 children in permanent care
  - ✓ 9,043 children under 14 in Social Assistance Career Development Opportunities
  - ✓ 278 children in temporary care
  - ✓ 5,061 children under 14 in Social Assistance basic case load
  - ✓ Total 14,606 = 33% of the eligible children in NB
- Net Present Value to GNB over 8-22 years:
  - ✓ 10,000 new CLB's = **\$95,691,120**
  - ✓ 44,020 new CLB's = **\$429,828,888**



- Innovation through creative thinking – taking advantage of partnerships to double the outreach
- ✓ ESDC targeted mailing 40,000 letters – February 2018, listing 6 Money Pie Super Clinics
- ✓ ESDC selected the targeted postal codes, designed FB picture, collaborated with ESIC on text
- ✓ ESIC did 2 FB boosts for \$2750
  - 227,909 people reached
  - 2,235 shares
  - March 322 CLBs registered, April ??



# WHAT WILL INSPIRE YOU TO BE A FINANCIAL LITERACY EMPOWERMENT TRAILBLAZER?



Thank you

# Economic and Social Inclusion Corporation

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[www.gnb.ca/poverty](http://www.gnb.ca/poverty)

[www.gnb.ca/pauvreté](http://www.gnb.ca/pauvreté)



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