

# e4cenvoy

Spring 2019



*I'm breaking the poverty cycle. I'm teaching my children everything I know and empowering them to seek out knowledge.*

*"Financial literacy is not something I was raised with, coming from an impoverished background. I never learned how to budget or protect my credit. I was so used to just surviving. There was no room in my life for savings and I kept drowning in debt. But one day I realized another loan wasn't going to fix my problems. I heard about Empower U at e4c and thought "I want to learn to take care of my money".*

*Through Empower U I've learned good financial skills and now I have confidence when I go to the bank. But the most important thing is that I'm empowering my children. Empower U taught me to talk to them about money every day; about what we're going to spend our money on and what we're saving for."*

—  
Victoria, Empower U graduate, mother, receptionist



Seeing people not poverty.



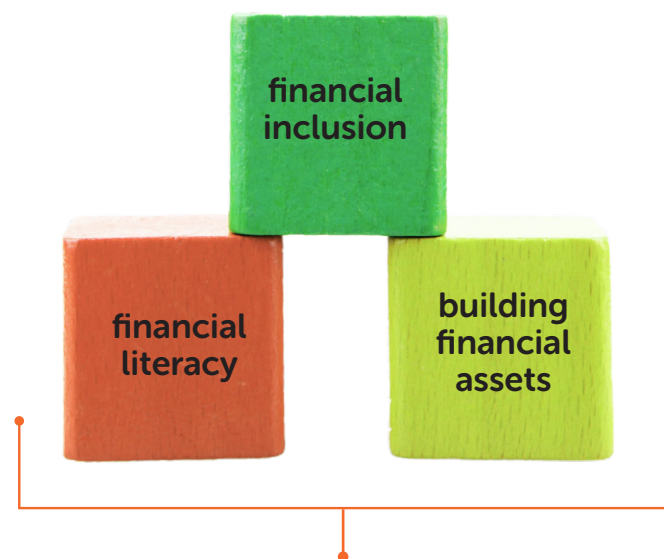
# Financial Empowerment

## Why it Matters

For people living in poverty, with no or low-income, meeting day-to-day living costs is challenging. There's no room to cut back on spending, and no ability to save for emergencies. With no financial safety net, losing a job or getting sick can mean crisis. This is financial vulnerability.

e4c works to empower the people and families we serve to strengthen their financial stability and security. Whether its learning about budgeting, saving or building credit, or feeling more confident about going into a bank and asking questions, e4c's financial empowerment initiatives play a critical role in our vision to eliminate poverty in our city.

## e4c's financial empowerment initiatives focus on three building blocks



Together these skills foster the resiliency to work through life's challenges, and long-term well-being.

*"At the heart of this work is helping people to learn they can make decisions about their money. They can open a bank account and have a relationship with their financial administrator. They can make choices, and budget to save for their goals."*

—  
**Kourch Chan, e4c**

*"At Prosper Canada we were very impressed with e4c's Make Tax Time Pay because of the number of people it serves and because it helps people file their taxes and access benefits. This makes a big difference in people's income and their lives. e4c's work in this area was unique at the time, but it's now a model being used across Canada."*

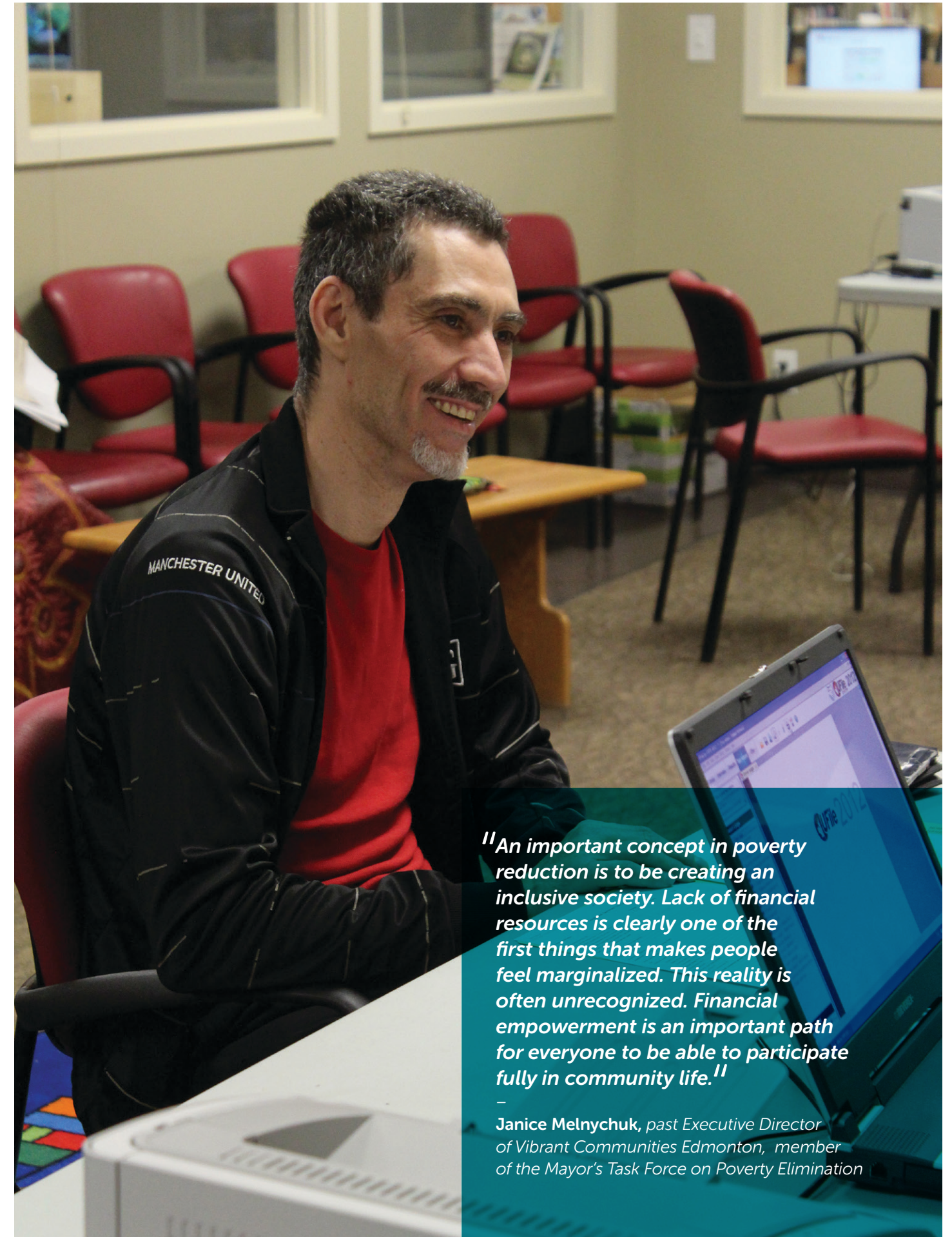
—  
**John Stephenson, Manager, Program Delivery and Integration, Prosper Canada**

*"Our financial empowerment workshops bring people together who might not otherwise connect. In one of our Empower U workshops, we had new moms, women from WEAC, women who had been newly housed, and others. It opened the door to interesting conversations about topics not related to finance, like learning about acknowledging Treaty 6. Some women were able to open up and talk about their life experiences. So, at the same time as people are learning financial literacy skills, they're also building community."*

—  
**Jasmine Monaghan, e4c**

*"An important concept in poverty reduction is to be creating an inclusive society. Lack of financial resources is clearly one of the first things that makes people feel marginalized. This reality is often unrecognized. Financial empowerment is an important path for everyone to be able to participate fully in community life."*

—  
**Janice Melnychuk, past Executive Director of Vibrant Communities Edmonton, member of the Mayor's Task Force on Poverty Elimination**





# Financial Inclusion

## Having access to resources like bank accounts, and government benefits and subsidies

Every March and April hundreds of volunteers gather at more than 20 **Make Tax Time Pay** sites in the Edmonton area. They work one-on-one with people living on modest incomes, at no cost, to help file their tax returns and apply for government subsidies and benefits they might be eligible for.

e4c has been managing Make Tax Time Pay in the Edmonton area since 2009, and now coordinates two year-round sites, as well as the seasonal sites.



*"Make Tax Time Pay is one of my favorite times of the year. I love helping people and seeing them leave with such a sense of relief and thankfulness. Maybe I'm relating from my experiences of being on my own for so long and not knowing there are resources out there to help. I'm so passionate about how important this is."*

—  
**Madelyn Kennedy**, Administrative Assistant,  
First Baptist Church

**4,246**  
people helped  
across all clinics  
in 2018



3625.1  
volunteer hours  
at MTTP clinics  
in 2018



4818  
tax returns filed



738  
benefits applied for



\$1,745,397  
in total refunds  
awarded  
—  
\$1,808,163  
in GST awarded  
—  
\$8,111,061  
in CCB awarded

*"The idea for Make Tax Time Pay started about 14 years ago with the partners at Vibrant Communities Edmonton (VCE). We were trying to help more people access the Child Health Benefit, and to file their income taxes at no cost. I thought why not help families do both at the same time. Then we wondered if there were other benefits which we could help people access."*

—  
**Karen Gingras**, Edmonton Community Development Company, past Executive Director  
of Vibrant Communities Edmonton

**Joe\* was living rough. Edmonton's streets had been his home for a number of years.**

Last year, Joe went to Homeless Connect, a one day, one-location event put on several times a year in our city offering a wide variety of services for people at risk of, or experiencing homelessness.

While there, Joe connected with Make Tax Time Pay volunteers who said they could help him file a tax return. He hadn't done this in years and was very surprised to find out he was owed a fairly large return. His first goal was to use the money for a damage deposit and a few months' rent in a place of his own. Joe was on the path to a more stable life.

*\*not his real name*

*"We know that applying for benefits and subsidies can add 30-40% to overall incomes for people living on low incomes."*

—  
**Katie Walker**, Social Worker, City of Edmonton

In 2017 e4c, the City of Edmonton, and BetaCityYeg developed and launched the **You Can Benefit Navigator**: a free, online tool that any Edmonton taxpayer can use to find out what tax benefits they might be eligible for.

e4c did the beta testing, and now that it's fully operational the City of Edmonton is responsible for technical support. **You Can Benefit** is tailored to benefits available to Edmontonians, but it's open sourced so there's potential for application in other cities. To date, close to 5500 Edmontonians have used You Can Benefit.

*"Financial empowerment plays a significant role in EndPovertyEdmonton's goal of eliminating poverty in one generation. You Can Benefit gives people easy access to the information they need to improve their financial situation."*

—  
**Lianna Chondo**, Social Worker, City of Edmonton



Left to right:

**David Rauch**, Data Scientist, BetaCityYeg

**Steven Myer**, Developer of YouCanBenefit portal  
[youcanbenefit.edmonton.ca](http://youcanbenefit.edmonton.ca)

**Mayor Iveson**, Mayor of Edmonton



# Financial Literacy

## Having the knowledge and skills to manage money

### e4c's Financial Management Hub

In the early 2000's e4c, and other partners committed to poverty elimination, broadened their work to include intentional focus on financial literacy. They were seeing people, often those who had experienced homelessness in the past, losing their homes again because they were having difficulties managing their money on a daily basis.

So the partners collaborated to start what's now known as the Financial Management Hub. The Hub helps people who are newly housed, and those with complex histories of addiction and mental health issues, to learn the financial skills needed to stay in their homes successfully. They get one-on-one money management coaching, help with managing their bank account, and support to pay their bills on time.

### Edmonton's Financial Empowerment Collaborative

e4c is one of 30 partners, including the City of Edmonton, in the 15-year old Edmonton Financial Empowerment Collaborative (EFEC).

The partners work on various initiatives to help people experiencing social vulnerability build their financial security, through learning about how to reduce debt, save money, and build on their assets.

EFEC's initiatives include Empower U and many other resources to help agencies and the City integrate financial empowerment into their programs.

# Building Financial Assets

## Savings for the future, that lead to financial security

Walking into a bank to open an account, or saving for something special, may sound easy. But for many people experiencing poverty or living with other challenges like addiction or domestic violence, these normal life events can feel simply unattainable.

At **Empower U** workshops, each participant opens a bank account to earn, save, or build their financial assets. Their savings are matched: For every dollar they put in, two dollars are matched by ATB.

ATB Financial manages the accounts for Empower U's matched savings program, and also has an Empower U Ambassador at each ATB location to greet and work directly with Empower U participants.

*"Empower U's success is, I think, based in part on the fact that we met with and listened to the people who use the program from the very start. They had the courage to tell us about the struggles and challenges they have with banking, like not feeling confident to just walk into a branch, or not knowing what to ask. All of the work we do to support individuals experiencing poverty starts with understanding their challenges and their successes and building on their experiences and suggestions."*

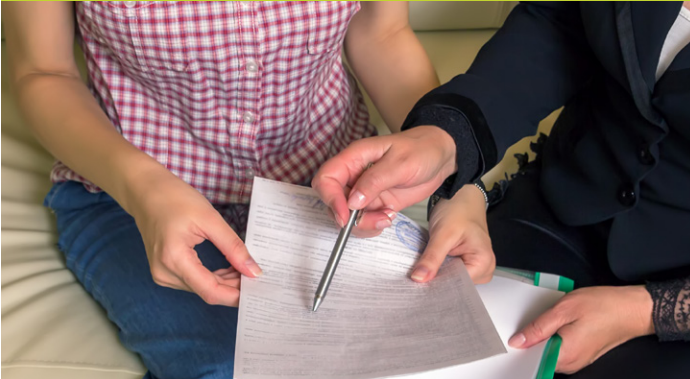
— **Sandra Huculak**, Managing Director, Corporate Social Responsibility and Social Enterprise, ATB Financial

*"We connected with one woman through Empower U, while she was in prison. When she came out she went on to get a university degree, a job, a truck and made a down payment on a home. She credits her work with Empower U for helping her take those huge next steps. She gained the confidence to know she could save money and get her life under control. It opens up a whole new world of possibilities for women."*

— **Rachelle Venne**, Executive Director, Institute for the Advancement of Aboriginal Women



## One of five Financial Empowerment Champions across Canada



In 2016, e4c was chosen by Prosper Canada to become a Financial Empowerment Champion. This five-year initiative is funded in part by the Government of Canada's *Social Development Partnerships Program*.

In partnership with Prosper Canada, e4c together with Edmonton's Bissell Centre and the Institute for the Advancement of Aboriginal Women (IAAW) deliver financial empowerment interventions to people living on low incomes in our city.

Their work focuses on:

- providing financial literacy training directly to people served, through Empower U and Financial Literacy Education Workshops;
- training staff how to integrate financial empowerment into their daily work with the people they serve.

*"e4c, Bissell Centre and IAAW have an ambitious vision to integrate financial empowerment support into daily case management. So, case managers are trained to have one-on-one financial empowerment conversations with the people they serve, when it's appropriate. This approach, as opposed to simply offering workshops, means people are able to use what they're learning on an ongoing basis, and in tangible, real-life situations. This approach is now being explored by municipal governments across Canada."*

—  
**John Stephenson, Prosper Canada**

*"This year we completed the Financial Literacy Core Content Manual - the training manual for staff. This was a major project because we wanted to develop a curriculum around financial literacy that was welcoming and relevant to Indigenous people and other marginalized groups we work with. It will be available to any organization, free of charge."*

—  
**Rachelle Venne, CEO, IAAW**

For close to 50 years, e4c has been helping Edmontonians get what they need to tackle life's challenges. e4c believes that people deserve to be listened to and respected, no matter what their circumstances or challenges. We see people and welcome them without judgment or bias.

**e4c's vision is to limit, alleviate and ultimately eliminate poverty.**

**e4calberta.org**

**f** **Follow Us**

**780.424.7543**

9321 Jasper Avenue  
Edmonton, AB T5H 3T7



**Seeing people not poverty.**