

Basic Needs Financial Supports Catalogue



Basic Needs Financial Supports Catalogue

The **Basic Needs Work Group** of the **Hamilton Best Start Network** identified several resources available to low-income families to help them with their basic needs.

Some of these resources are not well known by the families, yet they provide an opportunity for them to access additional funds. This discovery led to the development of a collection of income supports which is contained in this catalogue.

This invaluable resource offers a variety of easy-access information about benefits, tax credits and local programs which provide some form of financial assistance to those who need it.

Intended to provide a collection of financial resources to help low-income families access and apply for provincial and federal income support, this catalogue enables them to take advantage of programs that have been established to be of great benefit to them.

The Hamilton Best Start Network is committed to providing up-to-date information. The printed catalogue will be reviewed annually while an online resource is updated more frequently.

The Financial Supports Catalogue is based on the following criteria:

- ✓ Income supports connected to basic needs
- ✓ For children and families; 18 years and younger

To aid readers, this Catalogue is organized according to the categories of basic needs listed in the table of contents to the right.

Legend:

What do I need to apply?

- BC Birth certificate
- HC Health card
- INC Income verification – *includes personal income tax return*
- ID Personal identification – *includes driver's license, health card*
- ROE Record of Employment
- SIN Social Insurance Number



Food

– 3 –



Legal

– 3 –



Housing

– 4 –



Health

– 5 –



Employment

– 7 –



Transportation

– 7 –



Education & Training /
Bursaries for Youth

– 8 –



Income

– 11 –



Child Care

– 14 –



<i>Program Name</i>	<i>What is it?</i>	<i>What is required and what do I need to know?</i>
Ontario Works (OW)	Ontario Works provides temporary financial and employment assistance, also known as social assistance, for people who are in financial need.	---
	What do I need to apply? INC • SIN • BC	Will this affect OW/ODSP? No, it will not
	Contact Information www.hamilton.ca/social-services/ontario-works • 905-546-4800 • OntarioWorks@hamilton.ca	
Ontario Disability Support Program (ODSP)	Helps people with disabilities who are in financial need pay for living expenses, like food and housing	• Must meet the definition of a “person with a disability” as defined under the Ontario Disability Support Program Act.
	What do I need to apply? INC • SIN • BC	Will this affect OW/ODSP? No, it will not
	Contact Information www.hamilton.ca/social-services/ontario-works • 905-521-7280	
Essential Aid and Family Services Infant Formula and Diaper Bank	<ul style="list-style-type: none"> • Free infant formula, diapers and baby food provided on an emergency basis • Children’s clothing bank and prenatal support available, 0-6 years 	---
	What do I need to apply? ID	Will this affect OW/ODSP? No, it will not
	Contact Information www.essentialaid.ca • 289-799-9514	
Food4Kids	<ul style="list-style-type: none"> • Provides packages of healthy food for kids aged 5-14 years with limited or no access to food each weekend • Food is placed into student’s backpack helping to shield the child from any stigma 	<ul style="list-style-type: none"> • Participants aged 5-14 years are referred by schools aware of children with limited access to food in their homes • School submits referral and parental permission form
	What do I need to apply? ---	Will this affect OW/ODSP? No, it will not
	Contact Information www.food4kids.ca • 905-741-0060	
Program Name	What is it?	What is required and what do I need to know?
Birthright International	Offers free, confidential, 24 hour emergency service for women distressed by pregnancy. Services include: <ul style="list-style-type: none"> ✓ free diapers and formula ✓ free maternity and baby clothes 	Additional services include: <ul style="list-style-type: none"> ✓ counselling and referrals ✓ assistance finding accommodation ✓ free pregnancy testing ✓ confidential
	What do I need to apply? ---	Will this affect OW/ODSP? No, it will not
	Contact Information www.birthright.org • 905-527-3677 • Toll Free: 1-800-550-4900	



<i>Program Name</i>	<i>What is it?</i>	<i>What is required and what do I need to know?</i>
Hamilton Community Legal Clinic	A non-profit bilingual community legal clinic serving low income residents of Hamilton. In addition, to providing ‘traditional’ poverty law services including legal advice and referrals and legal representation, the clinic is involved in public legal education, community development and law reform	Apply by phone or by appointment. Applicants can also apply on-line at the following url: www.hamiltonjustice.ca/apply-for-services.cfm
	What do I need to apply? Low income individuals, Staff asks about income and assets to determine your eligibility	Will this affect OW/ODSP? No, it will not
	Contact Information 905-527-4572	
Legal Aid	Areas of law that Legal Aid can help with: domestic violence, criminal, family, immigration and refugee, civil, housing, government assistance, out of province	Must meet financial eligibility to access various legal services
	What do I need to apply? INC	Will this affect OW/ODSP? No, it will not
	Contact Information www.legalaid.on.ca/en/contact/about.asp?place=wentworth00 • 905-528-0134	



<i>Program Name</i>	<i>What is it?</i>	<i>What is required and what do I need to know?</i>
Ontario Works (OW)	<ul style="list-style-type: none"> Ontario Works provides temporary financial and employment assistance, also known as social assistance, for people who are in financial need. 	---
	<i>What do I need to apply?</i> INC • SIN • BC	<i>Will this affect OW/ODSP?</i> No, it will not
	<i>Contact Information</i> www.hamilton.ca/social-services/ontario-works • 905-546-4800 • OntarioWorks@hamilton.ca	
Ontario Disability Support Program (ODSP)	<ul style="list-style-type: none"> Helps people with disabilities who are in financial need pay for living expenses, like food and housing 	<ul style="list-style-type: none"> Must meet the definition of a “person with a disability” as defined under the Ontario Disability Support Program Act.
	<i>What do I need to apply?</i> INC • SIN • BC	<i>Will this affect OW/ODSP?</i> No, it will not
	<i>Contact Information</i> www.mcass.gov.on.ca/en/mcass/programs/social/odsp/index.aspx • 905-521-7280	
Housing Stability Benefit, Housing Help Centre	Available to people who need financial assistance to maintain their current residence, such as last month’s rent, moving costs, furniture replacement, utility arrears, and bed bug assistance	Ontario Works and/or Ontario Disability Support Program participant
	<i>What do I need to apply?</i> INC	<i>Will this affect OW/ODSP?</i> Yes, it will
	<i>Contact Information</i> www.housinghelpcentre.ca • 905-526-8100	



<i>Program Name</i>	<i>What is it?</i>	<i>What is required and what do I need to know?</i>
Housing Emergency Loan Program (HELP), Housing Help Centre	<ul style="list-style-type: none"> Provides financial assistance in the form of short-term, interest-free loans to individuals and families who are experiencing financial difficulties that forms them into a housing crisis Source of income must be shown to ensure loan can be paid back 	<ul style="list-style-type: none"> Basic Loan Eligibility Applicants must: <ul style="list-style-type: none"> ✓ Be a tenant in the City of Hamilton ✓ Have income below the poverty line ✓ Have paid back any previous H.E.L.P. loans ✓ Have exhausted all other avenues of assistance Loans are paid directly to the vendor or provider
	<i>What do I need to apply?</i> INC (1 month proof of income) • Photo ID	<i>Will this affect OW/ODSP?</i> No, it will not
	<i>Contact Information</i> Administered by United Way, 117 Rebecca St, Hamilton • 905-635-3138 www.housinghelpcentre.ca/HELP-emergency-loans.html	
Property Tax Assistance Program, City of Hamilton	<p>Low-income deferral program</p> <ul style="list-style-type: none"> A low-income deferral program allows eligible low-income seniors or low-income persons with disabilities to defer tax increases. 	<p>The following people are eligible to apply for a low-income deferral:</p> <ul style="list-style-type: none"> ✓ Low-income senior means a person who is 65 years of age or older and receives assistance (i.e. GIS) ✓ Low-income person with disabilities means a person receives assistance (i.e. ODSP)
	<i>What do I need to apply?</i> INC	<i>Will this affect OW/ODSP?</i> No, it will not
	<i>Contact Information</i> www.hamilton.ca/home-property-and-development/property-taxes/tax-assistance-programs 905-546-2489	





<i>Program Name</i>	<i>What is it?</i>	<i>What is required and what do I need to know?</i>
Special Supports Program – Ontario Works	<ul style="list-style-type: none"> • Provides funding for assistive devices (bath aids, grab bars, toilet aids), prosthetics, diabetic supplies, hearing aids custom foot orthotics and orthopedic footwear, hospital beds, surgical supplies, incontinent supplies, mobility aids, wheelchair batteries and repairs, dental services and dentures, medical transportation, eye glasses, funerals and burials, bath equipment, day programs and other services and special items. • Application available online 	Available to Ontario Works or Ontario Disability Support Program recipients; and low income families or individuals
	<i>What do I need to apply?</i> INC • SIN	<i>Will this affect OW/ODSP?</i> No, it will not
	<i>Contact Information</i> www.hamilton.ca/social-services/support-programs • 905-546-2590 • support@hamilton.ca	
Child Disability Benefit (CDB)	<ul style="list-style-type: none"> • CDB is a tax-free benefit of up to \$2,575 per year (\$214.58 per month) for families who care for a child under age 18 with a severe and prolonged impairment in physical or mental functions. • CDB is paid monthly to individuals who are eligible for the Canada Child Tax Benefit (CCTB) and also as a supplement to the Children’s Special Allowances (CSA). • Families with child under 18 years of age with a severe or prolonged impairment in mental physical functions 	<ul style="list-style-type: none"> • Must be receiving Canada Child Tax Benefit (CCTB) • Must complete Disability Tax Credit Certificate • Supplement to the Children’s Special Allowances
	<i>What do I need to apply?</i> INC • SIN	<i>Will this affect OW/ODSP?</i> No, it will not
	<i>Contact Information</i> www.cra-arc.gc.ca/cdb • 1-800-387-1193	



<i>Program Name</i>	<i>What is it?</i>	<i>What is required and what do I need to know?</i>
Healthy Smiles Ontario	<ul style="list-style-type: none"> • Free dental care for children 17 years old and under <p><i>What do I need to apply?</i> Your child(ren)'s date(s) of birth, a valid Ontario address, your Social Insurance Number (SIN) or Temporary Taxation Number (TTN) to have filed your taxes in the previous year. If you don't have a Social Insurance Number or didn't file your taxes last year, you can still apply by mail but you'll need a Guarantor (one per household).</p>	<ul style="list-style-type: none"> • You can apply online or by mail. To apply on-line, go to www.ontario.ca/page/services-covered-by-healthy-smiles-ontario. To apply by mail, you can get an application form from your local public health unit or at a ServiceOntario location. See below for public health contact info. To find your nearest Service Canada, go to www.servicecanada.gc.ca. For information in languages other than English go to www.health.gov.on.ca/en/pro/programs/dental.
	<i>Will this affect OW/ODSP?</i> No, it will not	
	<i>Contact Information</i> www.ontario.ca/healthysmiles • www.health.gov.on.ca/en/pro/programs/dental To get help in Hamilton contact Hamilton Public Health Services at 905-546-2424 ext. 5369 to determine which dental needs are best for the client, or call 905-546-2424 ext. 4725 to help complete the paper work to obtain the dental care	
Dental Health Bus	<ul style="list-style-type: none"> • Offers free emergency dental treatment • Times and locations vary daily 	<ul style="list-style-type: none"> • Available year-round: Two week rotation at Pinky Lewis Recreation Centre, Domenic Agostino Riverdale Community Centre, Neighbour to Neighbour Centre, East Kiwanis Boys and Girls Club, Beasley Recreation Centre • Full schedule available online
	<i>What do I need to apply?</i> ---	<i>Will this affect OW/ODSP?</i> No, it will not
	<i>Contact Information</i> www.hamilton.ca/dentalhealthbus • 905-546-2424 ext. 5369	
Public Health Services Dental Clinic	<ul style="list-style-type: none"> • Provides free dental services for people who do not receive coverage through Special Supports Program 	<ul style="list-style-type: none"> • For people with low income and no access to dental coverage • Services by appointment only; must fill out application
	<i>What do I need to apply?</i> Clients must complete an application and submit their Notice of Assessment, or if self-employed, their Statement of Business Activity.	<i>Will this affect OW/ODSP?</i> No, it will not
	<i>Contact Information</i> www.hamilton.ca/public-health/clinics-services/public-health-services-dental-clinic 905-546-2424 ext. 3789 • dentalclinic@hamilton.ca	



<i>Program Name</i>	<i>What is it?</i>	<i>What is required and what do I need to know?</i>
Ontario Works	<ul style="list-style-type: none"> Ontario Works provides temporary financial and employment assistance, also known as social assistance, for people who are in financial need. 	---
	<i>What do I need to apply?</i> INC • SIN • BC	<i>Will this affect OW/ODSP?</i> No, it will not
	<i>Contact Information</i> www.hamilton.ca/social-services/ontario-works • 905-546-4800	

Ontario Disability Support Program	<ul style="list-style-type: none"> Helps people with disabilities who are in financial need pay for living expenses, like food and housing 	<ul style="list-style-type: none"> Must meet the definition of a “person with a disability” as defined under the Ontario Disability Support Program Act.
	<i>What do I need to apply?</i> INC • SIN • BC	<i>Will this affect OW/ODSP?</i> No, it will not
	<i>Contact Information</i> www.mcsc.gov.on.ca/en/mcsc/programs/social/odsp/index.aspx • 905-521-7280	

Essential Aid and Family Services Infant Formula and Diaper Bank	<ul style="list-style-type: none"> Free infant formula, diapers and baby food provided on an emergency basis Children's clothing bank and prenatal support available, 0-6 years 	---
	<i>What do I need to apply?</i> ID	<i>Will this affect OW/ODSP?</i> No, it will not
	<i>Contact Information</i> www.essentialaid.ca • 289-799-9514	



<i>Program Name</i>	<i>What is it?</i>	<i>What is required and what do I need to know?</i>
Food4Kids	<ul style="list-style-type: none"> Provides packages of healthy food for kids aged 5-14 years with limited or no access to food each weekend Food is placed into student's backpack helping to shield the child from any stigma 	<ul style="list-style-type: none"> Participants aged 5-14 years are referred by schools aware of children with limited access to food in their homes School submits referral and parental permission form
	<i>What do I need to apply?</i> ---	<i>Will this affect OW/ODSP?</i> No, it will not
	<i>Contact Information</i> www.food4kids.ca • 905-741-0060	

Eye See Eye Learn	<ul style="list-style-type: none"> Provides OHIP-insured eye exams and a free pair of brand new, high-quality eyeglasses should they require them Free for parents of children entering junior kindergarten 	<ul style="list-style-type: none"> Visit website or call to find local participating optometrist Child's health card is needed to participate Value of free glasses is \$250, if needed
	<i>What do I need to apply?</i> ID (health card)	<i>Will this affect OW/ODSP?</i> No, it will not
	<i>Contact Information</i> www.EyeSeeEyeLearn.ca • 1-855-424-3735	

Employment Insurance (EI) Compassionate Care	<ul style="list-style-type: none"> Paid to people who have to be away from work temporarily to provide care or support to a family member who is gravely ill and who has a significant risk of death within 26 weeks (six months) A maximum of six weeks of compassionate care benefits may be paid to eligible people Care or support means: providing psychological or emotional support; or arranging for care by a third party; or directly providing or participating in the care 	<ul style="list-style-type: none"> To be eligible, you must show that your regular weekly earnings from work have decreased by more than 40 percent and you have accumulated 600 insured hours of work in the last 52 weeks, or since your last claim Apply online or in person at Service Canada Center Must show medical proof by completing Form INS5216A and Form INS5216B
	<i>What do I need to apply?</i> SIN • BC • Record of Employment (ROE)	<i>Will this affect OW/ODSP?</i> Yes, it will
	<i>Contact Information</i> www.esdc.gc.ca/en/reports/ei/compassionate_care.page	



<i>Program Name</i>	<i>What is it?</i>	<i>What is required and what do I need to know?</i>
Recreation Fee Assistance Program	<ul style="list-style-type: none"> Offers opportunities in terms of admissions, registration fees and organized affiliate sport activities that include: <ul style="list-style-type: none"> ✓ free family pass to recreation centre of choice ✓ fee assistance on City of Hamilton delivered recreation programs to a maximum of \$150 value per child during a 12 month period ✓ Families may also apply for up to 50% subsidy to a maximum of \$100 annually per child 	<p>Eligibility criteria:</p> <ul style="list-style-type: none"> ✓ Families living below the Low-Income Cut Off (LICO) level <p>Acceptable proof of income:</p> <ul style="list-style-type: none"> ✓ Be in receipt of Ontario Works (OW) and provide a photocopy of monthly Drug Benefit Card or ✓ Be in receipt of the Ontario Disability Support Program (ODSP) and provide a photocopy of your monthly Drug Benefit Card or ✓ Have a combined total family income less than the LICO and submit a previous year's income tax return (Notice of Assessment) for all income sources
	<i>What do I need to apply?</i> ---	<i>Will this affect OW/ODSP?</i> No, it will not
	<i>Contact Information</i> www.hamilton.ca/recreation • 905-546-2424 ext. 4569	
Assistance for Children with Severe Disabilities	<ul style="list-style-type: none"> Provides financial assistance to parents to help with extraordinary costs related to their child's severe disability. It is a direct funding program for low- and moderate-income families. 	<p>Parents, family members, legal guardians and individuals 16 of years of age and over may apply</p> <p>Eligibility criteria:</p> <ul style="list-style-type: none"> ✓ Resident of Ontario ✓ Children under the age of 18 ✓ Children who have a severe disability which results in a functional loss ✓ Live at home with their families (or legal guardian) ✓ Have extraordinary costs which are incurred directly as a result of the disability (transportation to medical appointments or to a special program(s) related to the child's special needs; parental relief; learning and developmental equipment, medical supplies, etc.)
	<i>What do I need to apply?</i> HC (child's) • ID	<i>Will this affect OW/ODSP?</i> No, it will not
	<i>Contact Information</i> 905-521-7280 • 119 King Street West, Hamilton, ON	



EMPLOYMENT

<i>Program Name</i>	<i>What is it?</i>	<i>What is required and what do I need to know?</i>
Ontario Works – Employment-Related Expenses	Funds to cover employment related expenses may be provided to support participants as they progress toward sustainable employment	Must be recipient of Ontario Works
	<i>What do I need to apply?</i> ID • SIN • BC	<i>Will this affect OW/ODSP?</i> No, it will not
	<i>Contact Information</i> www.mcsc.gov.on.ca/en/mcsc/programs/social/ow/help/benefits/employment_Benefits.aspx	
Ontario Disability Support Program (ODSP)	<ul style="list-style-type: none"> Helps people with disabilities who are in financial need pay for living expenses, like food and housing May have program similar to OW's ERE 	Must meet the definition of a "person with a disability" as defined under the Ontario Disability Support Program Act.
	<i>What do I need to apply?</i> INC • SIN • BC • ROE	<i>Will this affect OW/ODSP?</i> No, it will not
	<i>Contact Information</i> www.mcsc.gov.on.ca/en/mcsc/programs/social/odsp/index.aspx	



TRANSPORTATION

<i>Program Name</i>	<i>What is it?</i>	<i>What is required and what do I need to know?</i>
Affordable Transit Pass	<ul style="list-style-type: none"> Helps employed City of Hamilton residents living with a low income purchase an adult monthly bus pass from the Hamilton Street Railway (HSR) for half price. The number of passes available are limited and will be sold on a first-come, first-served basis. 	---
	<i>What do I need to apply?</i> ---	<i>Will this affect OW/ODSP?</i> No, it will not
	<i>Contact Information</i> www.hamilton.ca/social-services/support-programs/affordable-transit-pass-program	

<i>Program Name</i>	<i>What is it?</i>	<i>What is required and what do I need to know?</i>
Canada Learning Bond (CLB)	<ul style="list-style-type: none"> • Eligible families will receive \$500 Now and \$100 each year for each child's Registered Education Savings Plan (RESP), until child turns 15 (\$2,000 overall) • Must open RESP account; \$25 cost is covered through CLB • Money can be used after high school to help pay for either full- or part-time studies, including apprenticeship program, CEGEP, trade school, college, university 	<ul style="list-style-type: none"> • Primary caregiver must be receiving the National Child Benefit Supplement (addition to the Child Tax Benefit) • Must have SIN for primary caregiver and child(ren) to apply
<i>What do I need to apply?</i>	ID • SIN (for both parent and child)	<i>Will this affect OW/ODSP?</i> No, it will not
<i>Contact Information</i>	www.servicecanada.gc.ca/eng/goc/clb.shtml	

Canada Education Savings Grant (CESG)	<ul style="list-style-type: none"> • Matches 20% on the first \$2,500 contributed annually to a child's Registered Education Savings Plan (RESP) to a maximum of \$500 a year (\$7,200 overall) • To receive CESG, RESP must be opened for the child • Grant is available until the end of the calendar year in which the child turns 17 • Must open RESP account and make request for CESG • Money can be used after high school to help pay for either full- or part-time studies, including apprenticeship program, CEGEP, trade school, college, university 	---
<i>What do I need to apply?</i>	SIN	<i>Will this affect OW/ODSP?</i> No, it will not
<i>Contact Information</i>	www.servicecanada.gc.ca/eng/goc/cesg.shtml	



<i>Program Name</i>	<i>What is it?</i>	<i>What is required and what do I need to know?</i>
Additional Canada Education Savings Grant (A-CESG)	<ul style="list-style-type: none"> • Grant money is in addition to any money low- and middle-income families are receiving through the basic Canada Education Savings Grant (CESG) • Adds an additional 10% or 20% onto the first \$500 or less contributed to the RESP annually • Money can be used after high school to help pay for either full- or part-time studies, including apprenticeship program, CEGEP, trade school, college, university 	---
<i>What do I need to apply?</i>	---	<i>Will this affect OW/ODSP?</i> No, it will not
<i>Contact Information</i>	www.esdc.gc.ca/en/student_grants/acesg.page	

Ontario Student Assistance Program (OSAP)	A mix of grants and loans for students	Through one OSAP application, you have access to this mix of different financial aid programs, depending on financial circumstances
<i>What do I need to apply?</i>	INC • SIN	<i>Will this affect OW/ODSP?</i> Yes, it will
<i>Contact Information</i>	www.osap.gov.on.ca/OSAPPortal/index.htm	

Grant for Students from Low-Income Families	<ul style="list-style-type: none"> • Provides \$250 per month of study • Available each year of full-time undergraduate studies assistance (OSAP) • Must be from a low-income family as defined by the Canada Student Loans Program • Enrolled full-time in a program that is at least two years in duration at designated post-secondary institutions 	<ul style="list-style-type: none"> • Must apply for student financial assistance (OSAP) • From a low-income family as defined by the Canada Student Loans Program • Enrolled full-time in a program that is at least two years in duration at designated post-secondary institutions
<i>What do I need to apply?</i>	INC • SIN	<i>Will this affect OW/ODSP?</i> No, it will not
<i>Contact Information</i>	www.servicecanada.gc.ca/eng/goc/grant_low_income.shtml	



<i>Program Name</i>	<i>What is it?</i>	<i>What is required and what do I need to know?</i>
Grant for Students from Middle-Income Families	<ul style="list-style-type: none"> Provides \$100 per month of study; available for each year of undergraduate studies 	<ul style="list-style-type: none"> Must apply for student financial assistance (OSAP) From a middle-income family as defined by the Canada Student Loans Program Enrolled full-time in a program that is at least two years in duration at designated post-secondary institutions
<i>What do I need to apply?</i>	INC • SIN	<i>Will this affect OW/ODSP?</i> No, it will not
<i>Contact Information</i>	www.esdc.gc.ca/en/student_grants/csg/middle_income.page	
Learning, Earning and Parenting (LEAP)	<ul style="list-style-type: none"> Provides client centered supports for young parents under the age of 26 years to help them obtain their Grade 12 diploma or equivalency. Money can be used after high school to help pay for either full- or part-time studies, including apprenticeship program, CEGEP, trade school, college, university 	Must be a participant of Ontario Works
<i>What do I need to apply?</i>	INC • SIN	<i>Will this affect OW/ODSP?</i> No, it will not
<i>Contact Information</i>	www.hamiltonbeststart.ca/learning-earning-and-parenting-leap-program	



BURSARIES FOR YOUTH

<i>Bursary Name</i>	<i>What is it?</i>
Rev. John C. Holland Awards	<p>These awards were established to celebrate the rich cultural heritage of our community, with a particular focus on the contributions of African Canadians to the social, economic, and cultural life of our entire city. For post-secondary education and evidence of leadership.</p>
<i>Contact Information</i>	www.johnhollandawards.com • 905-527-5651
Kin Canada	<p>Kin Canada Bursaries is a program of the Hal Rogers Endowment Fund. \$1,000 bursaries are awarded to Canadian students from coast-to-coast who are pursuing post-secondary education.</p>
<i>Contact Information</i>	www.kincanada.ca/apply • Lindsay Irvine at lirvine@kincanada.ca or call 800-742-5546 ext. 215
Pathways to Education, Financial Support Scholarships	<p>Pathways to Education is helping youth from low-income communities graduate from high school and successfully transition into post-secondary education, training, or employment. Participants of the Pathways to Education program are eligible for financial support scholarships to assist with post-secondary education.</p>
<i>Contact Information</i>	www.pathwaystoeducation.ca • www.pathwaystoeducation.ca/hamilton • 905-523-6719
Loran Scholars Foundation	<ul style="list-style-type: none"> The Loran Scholars Foundation identifies and supports exceptional young Canadians who demonstrate character, service and leadership. Each Loran Scholar receives a renewable undergraduate award valued at up to \$100,000 over four years. The Loran Award includes an annual stipend, a matching tuition waiver from our 25 partner universities, mentorship, a summer program, an orientation expedition and access to an extended network of scholars, alumni and supporters. Up to 80 one-time finalist awards (\$3,000) and provincial awards (\$2,000) annually also available. These entrance awards can be used at any public university in Canada. Student must be in their final year of high school, 85% grade average, and Canadian citizen.
<i>Contact Information</i>	www.loranscholar.ca • www.loranscholar.ca/apply



<i>Bursary Name</i>	<i>What is it?</i>
Miller Thomson Foundation Scholarship	High academic marks, school and community involvement <i>Contact Information</i> www.millerthomson.com
Chaney Ensign Bursary Fund	<ul style="list-style-type: none"> This fund provides educational bursaries to students with serious financial need who have graduated from a publicly funded high school in the Hamilton and who are attending an approved college or university in Canada or the United States, for specialized studies. Application deadlines: February 1 and October 1. <i>Contact Information</i> www.hamiltoncommunityfoundation.ca/impact/stories/chaney-ensign-bursary-fund
David Davis Memorial Fund	<ul style="list-style-type: none"> This fund's priorities include supporting students of music at the post-secondary level with tuition and educational expenses. Preference will be given to students who are studying voice and have an affiliation with one or more of the following organizations: The Hamilton Children's Choir, Canadian Orpheus Male Choir, Ars Antiqua Choir (Burlington), St. Luke's Anglican Church Choir (Burlington) and Christ's Church Cathedral Choir (Hamilton). Application deadline: October 1. <i>Contact Information</i> www.hamiltoncommunityfoundation.ca/impact/stories/david-davis-memorial-fund
Geritol Follies Bursary Fund	This fund supports students in performing arts and those studying radio, television, arts administration. <i>Contact Information</i> www.hamiltoncommunityfoundation.ca/impact/stories/the-geritol-follies
Harry Jerome Awards, Black Business & Professional Association	<ul style="list-style-type: none"> The Harry Jerome Awards is now a national event that recognizes and honours excellence in African Canadian achievement. In addition to the Harry Jerome Awards, the BBPA sponsors the Harry Jerome Scholarship Fund, providing financial support to African Canadian youth pursuing higher education. Applicants must be enrolled in high school or post-secondary, demonstrate financial need, and black Canadian youth. <i>Contact Information</i> www.bbpa.org/harryjeromeawards



<i>Bursary Name</i>	<i>What is it?</i>
Destination Clic	<ul style="list-style-type: none"> Destination Clic is a summer bursary program for francophone students in Grades 8 and 9 who attend a French-as-a-first language school and live outside of Quebec. Participants in Destination Clic are awarded a \$2,000 bursary (taxable income) that covers tuition fees, instructional materials, meals, and accommodation. Applicants must be Canadian Francophone students living outside Quebec. <i>Contact Information</i> www.destinationclic.ca/en
Institution Funded Special Bursary program (IFSB), Mohawk College	<ul style="list-style-type: none"> IFSB is intended to support students with limited income to achieve their first post-secondary certificate or diploma through Continuing Education. Students approved for IFSB will be required to pay 25% of their tuition prior to registration. IFSB will fund a maximum of two courses per semester, at 75% of the tuition cost. IFSB may cover up to 100% of book expenses per course. Must be a Canadian citizen, receive no other grant or loan from OSAP or assistance from other province, Continuing Ed students pursuing first post-secondary diploma. <i>Contact Information</i> www.mohawkcollege.ca/financial-assistance/continuing-education-students/institution-funded-special-bursary.html
Desjardins Foundation Scholarships	<ul style="list-style-type: none"> Various scholarships available including: vocational, technical, CEGEP and college; undergraduate university; undergraduate/graduate; graduate university; post-graduate university; scholarships for immigrants. To be eligible for a Desjardins Foundation scholarship, students must be Canadian citizens or have permanent resident status and meet the following basic requirements: Have a primary residence in Quebec or Ontario. <ul style="list-style-type: none"> ✓ Be enrolled full-time (except in the cases stated below) in a vocational program of study[2], CEGEP, college or university program of study at a recognized[3] educational institution at the time they receive their scholarship[4], and be able to prove an average grade of 60% or equivalent. ✓ For Ontario residents: be member of a Desjardins caisse populaire. ✓ Not have received a scholarship from any funding agencies. Application deadline: January to February <i>Contact Information</i> www.desjardins.com/ca/about-us/social-responsibility-cooperation/education-cooperation/desjardins-foundation/awards-scholarships/academic-scholarships



<i>Bursary Name</i>	<i>What is it?</i>
Future Generation Scholarships	<ul style="list-style-type: none"> • Best Buy Canada Grade 10 scholarships for eligible students in Grade 10 from across Canada. Scholarship recipients receive \$4,000 in trust with Boys & Girls Clubs of Canada payable to the post-secondary institution upon completion of secondary school, \$750 Best Buy Gift Card for the purchase of a laptop, and a \$250 Visa Cash Card to assist with covering application fees and other expenses. • Must be current or former Boys and Girls Club member in grade 10, planning to pursue post-secondary education. • Application available on Boys and Girls Club of Canada website. <p><i>Contact Information</i> https://scholarships.bgccan.com/</p>
Boys and Girls Clubs of Hamilton Post-Secondary Educational Scholarships	<ul style="list-style-type: none"> • Scholarships awarded to current or former BGC of Hamilton members to continue their education in colleges, universities, and apprenticeship programs. • To be eligible, students must be current or former Boys and Girls Club member planning to pursue post-secondary education. • Complete application available from Club. Applications are available in spring of each year. <p><i>Contact Information</i> 905-549-2814 or info@kboysandgirlsclub.com</p>
ScholarshipsCanada.com	<p>Offers advice and tips on submitting grant applications and where to look for more grants). A login can provide access to additional scholarship information and where to apply</p> <p><i>Contact Information</i> www.ScholarshipsCanada.com</p>
Yconic	<p>Gateway to more scholarships, bursaries and awards.</p> <p><i>Contact Information</i> www.yconic.com</p>



INCOME

<i>Program Name</i>	<i>What is it?</i>	<i>What is required and what do I need to know?</i>
Canada Child Tax Benefit (CCTB)	<ul style="list-style-type: none"> • Tax-free monthly payment made to eligible families to help them with the cost of raising children under age 18 • CCTB may include National Child Benefit Supplement and Child Disability Benefit <p><i>What do I need to apply?</i> SIN</p> <p><i>Contact Information</i> www.servicecanada.gc.ca/eng/goc/cctb.shtml</p>	<p>Must complete Canada Child Benefits Application</p> <p><i>Will this affect OW/ODSP?</i> No, it will not</p>
National Child Benefit Supplement (NCBS)	<ul style="list-style-type: none"> • NCBS is included in the CCTB and paid monthly to low-income families with children under 18 years of age • NCBS amounts are: <ul style="list-style-type: none"> • \$186.75 per month for the first child; • \$165.16 per month for the second child; and • \$157.16 per month for each additional child. <p><i>What do I need to apply?</i> SIN</p> <p><i>Contact Information</i> www.cra-arc.gc.ca/cctb</p>	<ul style="list-style-type: none"> • Must be receiving Canada Child Tax Benefit • Must complete Canada Child Benefits Application <p><i>Will this affect OW/ODSP?</i> No, it will not</p>
Child Disability Benefit	<ul style="list-style-type: none"> • Tax-free benefit for families who care for a child under age 18 who is eligible for the disability amount • A child is eligible for the disability amount when a qualified practitioner certifies that the child has a severe and prolonged impairment in physical or mental functions, and the Canada Revenue Agency (CRA) approves the form • Paid monthly to the Canada Child Tax Benefit (CCTB) eligible individuals and also as a supplement to the Children's Special Allowances (CSA) <p><i>What do I need to apply?</i> SIN</p> <p><i>Contact Information</i> www.cra-arc.gc.ca/cdb</p>	<ul style="list-style-type: none"> • Canada Child Tax Benefit • Must complete T2201 Disability Tax Credit Certificate to ensure child disability qualifies for benefit <p><i>Will this affect OW/ODSP?</i> No, it will not</p>



<i>Program Name</i>	<i>What is it?</i>	<i>What is required and what do I need to know?</i>
Universal Child Care Benefit (UCCB)	<ul style="list-style-type: none"> Designed to help Canadian families, as they try to balance work and family life, by supporting their child care choices through direct financial support 	<ul style="list-style-type: none"> Enrolment for UCCB is processed through the Canada Child Benefits application The UCCB provides up to \$1,920 per year for each child under the age of 6, and introducing a new benefit of up to \$720 per year for children aged 6 through 17 years
	<i>What do I need to apply?</i> SIN	<i>Will this affect OW/ODSP?</i> No, it will not
	<i>Contact Information</i> www.cra-arc.gc.ca/uccb • 1-800-387-1193	
Ontario Child Benefit (OCB)	<ul style="list-style-type: none"> OCB provides direct financial support to low- and modest-income families whether they are working or not Provides maximum payment of \$1,336 per child per year It is combined with the CCTB into a single monthly payment 	<ul style="list-style-type: none"> No application – must be resident of Ontario, primary caregiver for a child under 18, filed personal income tax return for previous year
	<i>What do I need to apply?</i> SIN	<i>Will this affect OW/ODSP?</i> No, it will not
	<i>Contact Information</i> www.children.gov.on.ca/htdocs/english/financialhelp/ocb/index.aspx	
Children's Activity Tax Credit	<ul style="list-style-type: none"> This credit helps parents with the cost to register their child(ren) in organized activities For 2016, you can claim up to \$560 in eligible expenses and get up to \$56 back for each child under 16. You can get up to \$112 back for a child with a disability who is under 18. 	<ul style="list-style-type: none"> You apply for the credit by completing the ON479, which is part of your personal income tax and benefit return Save your receipts for activities in which your child is enrolled
	<i>What do I need to apply?</i> ---	<i>Will this affect OW/ODSP?</i> No, it will not
	<i>Contact Information</i> www.fin.gov.on.ca/en/credit/catc	
<i>Program Name</i>	<i>What is it?</i>	<i>What is required and what do I need to know?</i>
Children's Fitness Tax Credit	You can claim fees paid for the cost of registration or membership for your spouse's or common-law partner's child in a prescribed program of physical activity. You can claim a maximum of \$1,000 of eligible fees per child.	The child must be under 16 years of age at the beginning of the year in which an eligible fitness expense was paid
	<i>What do I need to apply?</i> INC • SIN	<i>Will this affect OW/ODSP?</i> No, it will not
	<i>Contact Information</i> www.cra-arc.gc.ca/fitness	
Children's Arts Tax Credit	Families may be able to claim a non-refundable tax credit of up to \$75 per child for eligible expenses (maximum \$500) of enrolling in a prescribed program of artistic, cultural, recreational, or developmental activity	Must complete line 370 as part of the personal income tax return
	<i>What do I need to apply?</i> INC • SIN	<i>Will this affect OW/ODSP?</i> No, it will not
	<i>Contact Information</i> www.cra-arc.gc.ca/artscredit	
Family Tax Cut	Families may be able to claim a non-refundable tax credit of up to \$2000, if your child ordinarily lived with you and your spouse or common-law partner throughout the year	Must complete line 423 as part of the personal income tax return
	<i>What do I need to apply?</i> ---	<i>Will this affect OW/ODSP?</i> No, it will not
	<i>Contact Information</i> www.cra-arc.gc.ca/gncy/bdgt/2014/qa10-eng.html	
Goods and Services Tax (GST) / Harmonized Sales Credit (HST)	Tax-free quarterly payment that helps individuals and families with low or modest incomes offset all or part of the GST or HST that they pay	No longer need to apply for GST/HST credit; once tax return is filed, CRA will determine eligibility and advise
	<i>What do I need to apply?</i> ---	<i>Will this affect OW/ODSP?</i> No, it will not
	<i>Contact Information</i> www.cra-arc.gc.ca/gsthstcredit	

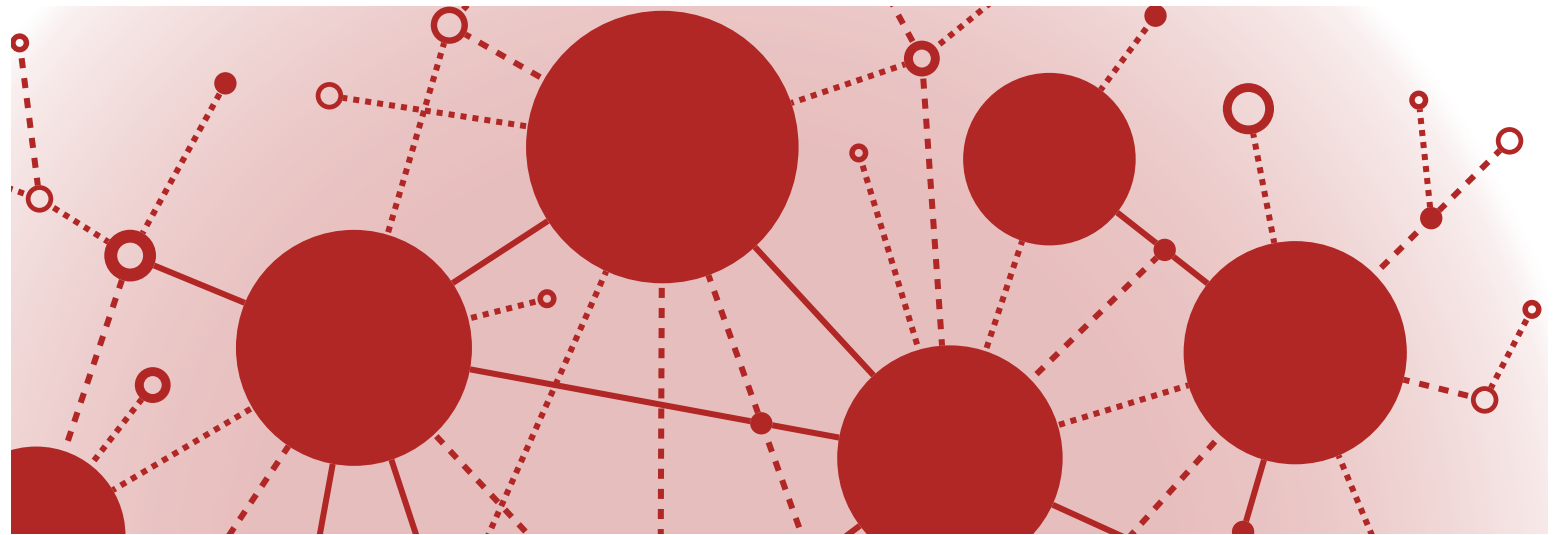


<i>Program Name</i>	<i>What is it?</i>	<i>What is required and what do I need to know?</i>
Employment Insurance (EI) Compassionate Care	<ul style="list-style-type: none"> • Paid to people who have to be away from work temporarily to provide care or support to a family member who is gravely ill and who has a significant risk of death within 26 weeks (six months) • A maximum of six weeks of compassionate care benefits may be paid to eligible people • Care or support means: providing psychological or emotional support; or arranging for care by a third party; or directly providing or participating in the care 	<ul style="list-style-type: none"> • To be eligible, you must show that your regular weekly earnings from work have decreased by more than 40 percent and you have accumulated 600 insured hours of work in the last 52 weeks, or since your last claim • Apply online or in person at Service Canada Center • Must show medical proof by completing Form INS5216A and Form INS5216B
	<i>What do I need to apply?</i> SIN • BC • ROE	<i>Will this affect OW/ODSP?</i> Yes, it's deducted at 100%
	<i>Contact Information</i> www.esdc.gc.ca/en/reports/ei/compassionate_care.page	

Working Income Tax Benefit (WITB)	WITB is a refundable tax credit intended to provide tax relief for eligible working low-income individuals and families who are already in the workforce and to encourage other Canadians to enter the workforce	You can claim the WITB on your income tax and benefit return. Eligible individuals and families may be able to apply for advance payments.
	<i>What do I need to apply?</i> INC • SIN	<i>Will this affect OW/ODSP?</i> No, it will not
	<i>Contact Information</i> www.cra-arc.gc.ca/bnfts/wtb/menu-eng.html	

Registered Disability Savings Plan (RDSP)	A registered disability savings plan (RDSP) is a savings plan that is intended to help parents and others save for the long term financial security of a person who is eligible for the disability tax credit (DTC)	To be eligible for RDSP: <ul style="list-style-type: none"> ✓ Must be eligible for the disability tax credit (DTC); ✓ Valid social insurance number (SIN); ✓ A resident in Canada when the plan is entered into; and is under the age of 60 (a plan can be opened for an individual until the end of the year in which they turn 59)
	<i>What do I need to apply?</i> SIN	<i>Will this affect OW/ODSP?</i> No, it will not
	<i>Contact Information</i> www.esdc.gc.ca/eng/disability/savings/index.shtml	

<i>Program Name</i>	<i>What is it?</i>	<i>What is required and what do I need to know?</i>
Ontario Trillium Benefit	<ul style="list-style-type: none"> • Combines Ontario Sales Tax Credit, Ontario Energy and Property Tax Credit, and Northern Ontario Energy Credit • Ontario Sales Tax Credit (OSTC) is a tax-free payment designed to provide relief to low- to moderate-income Ontario residents for the sales tax they pay • Ontario Energy and Property Tax Credit (OEPTC) is designed to help low- to moderate-income Ontario residents with the sales tax on energy and with property taxes 	---
	<i>What do I need to apply?</i> INC • SIN	<i>Will this affect OW/ODSP?</i> No, it will not
	<i>Contact Information</i> www.fin.gov.on.ca/en/credit/otb/index.html	





<i>Program Name</i>	<i>What is it?</i>	<i>What is required and what do I need to know?</i>
Learning, Earning and Parenting (LEAP)	<ul style="list-style-type: none"> Provides client centered supports for young parents under the age of 26 years to help them obtain their Grade 12 diploma or equivalency. 	Must be a participant of Ontario Works
	<i>What do I need to apply?</i> ---	<i>Will this affect OW/ODSP?</i> No, OW participants need to be in school or working
	<i>Contact Information</i> www.hamiltonbeststart.ca/learning-earning-and-parenting-leap-program	
Child Care Fee Subsidy	<ul style="list-style-type: none"> Financial assistance for eligible families who need child care for children ages 0-12 years If you are eligible for fee subsidy, you may only have to pay a percentage of your total child care costs. 	<ul style="list-style-type: none"> Canadian Child Tax Benefit OR Ontario Child Benefit Notice You will need one of the following: Income Tax Notice of Assessment, Canadian Child Tax Benefit Statement, or Ontario Child Benefit Notice
	<i>What do I need to apply?</i> INC • SIN	<i>Will this affect OW/ODSP?</i> No, but OW Participant needs to be in school or looking for work
	<i>Contact Information</i> www.hamilton.ca/social-services/child-care • 905-546-4870	
Universal Child Care Benefit (UCCB)	<ul style="list-style-type: none"> UCCB is a taxable benefit paid monthly to help eligible families provide child care for their children under 6 years of age UCCB provides families with a \$100 monthly payment for each qualified child You do not have to file an income tax and benefit return to get the UCCB Child must be under 6 years of age 	Families receiving Canada Child Tax Benefit automatically receive UCCB; others can apply
	<i>What do I need to apply?</i> SIN	<i>Will this affect OW/ODSP?</i> No, it will not
	<i>Contact Information</i> www.rhdcc-hrsc.gc.ca/eng/child_family/child_care/index.shtml	

Hamilton Best Start

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For more information, please visit:

www.hamiltonbeststart.ca/community-initiatives

Basic Needs Work Group

- Boys & Girls Club of Hamilton
- Catholic Family Services
- Children's Aid Society of Hamilton
- CityHousing Hamilton
- City of Hamilton, Children's and Home Management Services
- City of Hamilton, Neighbourhood and Community Initiatives
- City of Hamilton, Ontario Works
- City of Hamilton, Public Health Services
- Hamilton Community Foundation
- Information Hamilton
- Social Planning & Research Council of Hamilton
- United Way of Burlington & Greater Hamilton
- Wesley Urban Ministries
- YMCA of Hamilton/Burlington/Brantford

