



Financial Well-Being

Community Resources Guide

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COMMUNITY SOCIAL PLANNING COUNCIL
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About This Community Resource Guide

What Resources are Included?

This Community Resource Guide focuses on programs, services or resources that help people to build their financial well-being. There is a particular emphasis on helping people who live on low incomes, although some of these resources will be helpful for everybody. In preparing this Guide, we sought to stay as focused as possible on financial topics, although we recognize that it's difficult to separate finances from legal issues, employment, housing, clothing, education, etc. because all of these things have costs and have a real effect on a person's financial well-being.

We've tried not to duplicate the content of other guides to resources, benefits or subsidies. We also haven't listed all of the government websites or toll-free numbers for you to sift through. Instead, we have gathered information about organizations where you can get help from a real person to navigate those government programs. We also recommend that you seek out the following guides to supplement what you find here:

Street Survival Guide. Greater Victoria Coalition to End Homelessness. Available for download at: <http://victoriahomelessness.ca/street-survival-guide/>

The Greater Victoria Street Survival Guide is a one-stop resource for those experiencing (or at risk of) homelessness in Victoria created by a group of dedicated individuals with street-life experience. The resources included cover food, housing, health, ID replacement, and where to call for help if you are experiencing or at risk of homelessness. Some of the resources in the Street Survival Guide are also in this Community Resource Guide.

Seniors' Services Directory. Seniors Serving Seniors. Available online at:

<http://www.seniorsservingseniors.bc.ca/directory.asp>

The Seniors' Services Directory is a listing of over 500 resources covering a wide range of needs for seniors, including some financial assistance resources. The online resource lets you download the PDF pages of the directory by subject. Printed versions of the directory are also distributed throughout the city and can be found at most community centres, libraries or seniors' centres.

What's missing?

If you wish to suggest an addition to this Community Resource Guide, please contact the Community Social Planning Council, (250) 383-6166 ext.100 – mk@communitycouncil.ca.

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Community Resources

1Up Single Parent Resource Centre

Education and Support Programs

Information Phone: (250) 385-1114
Information Email: info@1-up.ca
Website: www.singleparentvictoria.ca/
Main Address: 602 Gorge Road East, Victoria, BC V8T 2W6

Resource Description:

Educational programs and single parent support. The centre offers counselling, practical supports such as free bread, clothing, toys, books, or school supplies, and a mentoring program for single mothers (see MOMentum Program). Educational courses include life skill courses such as anger management or communication skills, a father's support group, and parenting skills. The courses are open to the general public (not just to single parents).

Last Updated: 3/17/2015

1Up Single Parent Resource Centre

Moms & Mentors Program: MOMentum Series

Information Phone: (250) 385-1114
Information Email: info@1-up.ca
Website: www.singleparentvictoria.ca/?q=mentoring
Main Address: 602 Gorge Road East, Victoria, BC V8T 2W6

Resource Description:

This program matches single mothers with a volunteer female mentor. The pair then spends two hours together for a year, to support the mother with parenting and life skills, and help her to work towards her goals. Included in the program are regular workshops and group participation.

Last Updated: 3/19/2015

BC Centre for Elder Advocacy and Support

Public Education Workshops

Information Phone: (604) 688-1927

Information Email: LChen@bcceas.ca

Website: www.bcceas.ca/programs/education-outreach/workshops-presentations/

Main Address: 370 - 1199 West Pender Street, Vancouver, BC V6E 2R1

Resource Description:

The following two workshops aim to provide older adults with information to protect their finances, to recognize and respond to financial abuse, and to access resources for further assistance. Each workshop is 60 to 90 minutes in duration, and includes a PowerPoint presentation and group discussions. Workshops can be delivered for groups in Greater Victoria by request to BC CEAS.

Powers of Attorney, Joint Bank Accounts and Representation Agreements

This workshop focuses on the importance of advance planning, forms of financial abuse through joint bank accounts and powers of attorney, and strategies to deal with financial abuse.

Frauds and Scams

This workshop focuses on common scams targeting older adults, strategies to protect yourself from scams and deal with financial abuse, and the National Do-Not-Call List.

These workshops were developed with funding from Human Resources and Skills Development Canada's New Horizons for Seniors Program and delivery of the workshops is funded by the TD Financial Literacy Grant Fund and the Province of British Columbia, Gaming and Enforcement Branch.

Last Updated: 3/17/2015

BC Centre for Elder Advocacy and Support

SAIL - Seniors Abuse and Information Line

Information Phone: 1 (855) 306-1443

Information Email: info@bcceas.ca

Website: www.bcceas.ca/programs/education-outreach/workshops-presentations/

Main Address: 370 - 1199 West Pender Street, Vancouver, BC V6E 2R1

Resource Description:

SAIL is a safe way for older adults, and those who care about them, to talk to someone about situations where they feel they are being abused or mistreated, or to receive information about elder abuse prevention. Available 8am-8pm daily (excluding holidays).

TTY (deaf/hard-of-hearing): 604-428-3359

Last Updated: 3/23/2015

BC Families in Transition

Separation and Divorce Supports for Families

Information Phone: (250) 386-4331

Information Email:

Website: bcfit.org

Main Address: 899 Fort Street, Victoria, BC V8W 1H6

Resource Description:

BC Families in Transition (formerly the Separation and Divorce Resource Centre) helps more than 10,000 people per year through family changes, including separations and divorces, remarriages, blended family arrangements, and other complex family situations. We provide professional counselling for adults, children, youth, and families, legal support services, and workshops.

BC Families in Transition also offers (occasionally) a Finances After Separation workshop. The goals of this workshop are to assist people in understanding how to address the financial issues connected with separating; and how to develop business-like strategies for dealing with these issues, both immediately and for the long term. BC Families in Transition can help you connect with a Certified Financial Planner to discuss the specifics of your individual situation.

Last Updated: 3/25/2015

BC Housing

Shelter Aid For Elderly Renters (SAFER)

Information Phone: 1 (800) 257-7756

Information Email: VanIslandRegion@bchousing.org

Website: www.bchousing.org/Options/Rental_market/SAFER

Main Address: Suite 201 - 3440 Douglas Street, Victoria, BC V8Z 3L5

Resource Description:

The Shelter Aid for Elderly Renters (SAFER) program helps make rents affordable for BC seniors with low to moderate incomes. SAFER provides monthly cash payments to subsidize rents for eligible BC residents who are age 60 or over and who pay rent for their homes. - See more at:

http://www.bchousing.org/Options/Rental_market/SAFER

Last Updated: 3/20/2015

Beacon Community Services

Employment Services

Information Phone: (250) 656-0134
Information Email: hr@beaconcs.ca
Website: www.beaconcs.ca/pages/employment.html
Main Address: 9860 Third St, Sidney, BC V8L 4R2

Resource Description:

Beacon Community Services provides an Employment Services division under its umbrella. The Employment Services includes government-funded programs that assist unemployed and/or vulnerable individuals within our catchment area. Our goal is to help our clients find, secure and maintain employment. Our clients include low-income, vulnerable and underserved populations.

Financial empowerment is supported through a variety of ways. We offer workshops/trainings that focus on basic budgeting. For instance, we cover topics such as how to reduce expenditures, save money, plan for the future, increase income, reduce debt and manage as well as administer the process of budgeting.

We also offer one-on-one case management for our clients. When a person is case managed they have access to financial supports such as bus tickets, fuel cards and food vouchers. Client Advisors also coach their clients so they are more aware how to spend those supports wisely.

Last Updated: 3/19/2015

Better Business Bureau of Vancouver Island

Consumer Help

Information Phone: (250) 386-6348
Information Email: info@vi.bbb.org
Website: www.bbb.org/vancouver-island/
Main Address: #220 - 1175 Cook Street, Victoria, BC V8V 4A1

Resource Description:

BBB is the resource to turn to for objective, unbiased information on businesses. Our network of national and local BBB operations allows us to monitor and take action on thousands of business issues affecting consumers at any given time.

BBB's website includes information and resources to file complaints, report scams, stay up-to-date on current shopping trips, and research businesses before you shop with them.

BBB is your key advisor, most reliable evaluator and most objective expert on the topic of trust in the marketplace.

Last Updated: 3/20/2015

Bridges for Women

Bridges for Women Employment Program

Information Phone: (250) 385-7410
Information Email: careers@bridgesforwomen.ca
Website: www.bridgesforwomen.ca/
Main Address: 320-1175 Cook Street, Victoria, BC V8V 4A1

Resource Description:

Our employment training and supportive programs inspire women impacted by violence or abuse, to reclaim their lives and build economic stability. Bridges draws on its extensive knowledge of the impacts of abuse on employability, to provide our employment programs, trauma counseling, personalized career assessments & career counseling, and the opportunity to upgrade math, English & computer skills through Camosun College courses delivered onsite at Bridges Victoria, or at our Westshore campus.

Last Updated: 3/19/2015

Burnside Gorge Community Centre

Homeless Family Outreach Program

Information Phone: (250) 388-5251
Information Email: kathy@burnsidegorge.ca
Website: www.burnsidegorge.ca/programs/homeless-family-outreach
Main Address: 471 Cecelia Road, Victoria, BC V8T 4T4

Resource Description:

The Burnside Gorge Housing Outreach Team assists families with dependent children in their care who are homeless or at risk of becoming homeless to find shelter and/or maintain their housing. We work with single parents, two parent and extended families, as well as with pregnant women.

Last Updated: 3/26/2015

Burnside Gorge Community Association

Youth Self-Sufficiency Program

Information Phone: (250) 388-5251
Information Email: info@burnsidegorge.ca
Website: www.burnsidegorge.ca/programs/youth-self-sufficiency
Main Address: 471 Cecelia Road, Victoria, BC V8T 4T4

Resource Description:

Are you a youth in foster care, on a youth agreement, or living independently with minimal supports? Do you feel unprepared for life after 19? Would you like to be a part of a voluntary program designed to build skills? The Youth Self-Sufficiency Program can help you with:

- Learning how to budget and manage money
- Learning how to set education goals

- Learning about renter's rights and responsibilities
- Opportunities for job training
- Relationship building
- Life skills

If you are currently 17-19 years of age and think that this program may be a good fit for you please contact Burnside Gorge Community Association.

Last Updated: 3/19/2015

Burnside Gorge Community Centre Family Self Sufficiency Program

Family Self-Sufficiency Program

Information Phone: (250) 388-5251

Information Email: info@burnsidegorge.ca

Website: www.burnsidegorge.ca/family-self-sufficiency-program

Main Address: 471 Cecelia Road, Victoria, BC V8T 4T4

Resource Description:

The Family Self-Sufficiency program (FSS) is an innovative, comprehensive, financial literacy and asset development program designed primarily for families with low incomes who reside in subsidized housing within the Capital Regional District or who receive a subsidy through the BC Housing 'rental assistance program' (RAP). Families are partnered long term with a Family Advisor and offered the tools and support needed to rediscover their strengths, develop goals, build skills, grow their assets and create a stronger and more financially stable future for their families.

The Family Self-Sufficiency program supports families as they:

- Increase financial capacity
- Build financial knowledge
- Increase employability
- Increase self-reliance
- Develop links to their communities

To be eligible for the Family Self-Sufficiency program, a person must:

- Receive a rental subsidy while residing in subsidized housing OR receive a RAP subsidy.
- Live on low income
- Live with at least one dependent child

FSS partners with community agencies in the Capital Regional District to offer free Community Financial Education workshops. These are offered in a series of four two-hour workshops. Content and series length may be tailored to meet the specific needs of the group.

Last Updated: 3/19/2015

Canada Revenue Agency

Volunteer Income Tax Preparation Clinics

Information Phone: 1 (800) 959-8281

Website: www.cra-arc.gc.ca/tx/ndvdl/vlntr/clncs/victoria-bc-eng.html

Resource Description:

This website lists where volunteer income tax preparation clinics are offered in the Greater Victoria area. The list at this link is NOT guaranteed to be complete. Many community organizations provide income tax return support and help with other forms throughout the year but they are not necessarily listed by CRA on this website.

Last Updated: 3/17/2015

Canadian Forces Morale and Welfare Services

SISIP Financial

Information Phone: (250) 363-3301

Information Email:

Website: www.sisip.ca

Main Address: CFB Esquimalt, Canex Bldg #98 Naden, 1343 Woodway Rd.
Victoria, BC V9A 7K6

Resource Description:

SISIP Financial provides tailored and unbiased financial solutions, suited to meet the needs of serving and former members of the Canadian Armed Forces community. Conveniently located at major bases/wings/units across Canada, the SISIP Financial team is committed to enhancing the financial well-being of military personnel, thereby contributing to their operational effectiveness and readiness. The following programs, products and services are instrumental in achieving this mission:

- Term Life (including the Long Term Disability insurance plan and the Vocational Rehabilitation Program);
- Comprehensive financial planning (including advice and investment products*);
- Mutual funds are provided through FundEX Investments Inc
- Financial Counselling (preventive advice and assistance in the resolution of financial difficulties, with access to loans and grants of the Canadian Forces Personnel Assistance Fund);
- Financial Management Education (courses for recruits and officer cadets).

SISIP also endorses the Canadian Forces Group Retirement Savings Plan, a “do-it-yourself”, on-line investment service administered by Great-West Life Assurance Company. Together with the financial planning services they help serving and former CF members and their families meet their financial needs now, and for the years to come.

Last Updated: 3/19/2015

Canadian Identity Theft Support Centre

Identity Theft Victim Support

Information Phone: 1 (866) 802-3609
Information Email: info@idtheftsupportcentre.org
Website: www.idtheftsupportcentre.org

Resource Description:

The goal of the Identity Theft Support Centre is to provide victims and potential victims of identity fraud & identity theft user-friendly information, systems, and tools to assist in resolving the consequences resulting from identity crimes. In addition, the Centre will educate and promote best practices to reduce the growing level of identity fraud & identity theft.

Programs include victim support and prevention. Downloadable prevention guides are available for general audiences, youth, and seniors. They have also created an Online ID Theft Prevention Guide, which will benefit anyone who accesses the Internet.

Last Updated: 3/20/2015

Communica: Dialogue and Resolution Services

Communicating About Money Workshop Series

Information Phone: (250) 383-4412
Information Email: office@communicabc.org
Website: communicabc.org/training/community-training/
Main Address: 102-2220 Sooke Road, Victoria, BC V9B 0G9

Resource Description:

Communicating About Money Workshop Series: Learn to effectively communicate about money in this 3 session workshop series. Participants are required to attend Collaborative Money Conversations prior to completing the other 2 sessions. Participants who attend all 3 sessions will receive a certificate of participation.

All seats are \$45. We have fee subsidy funding available for those who are unable to afford the fee. Please contact the office for application information.

Last Updated: 3/17/2015

Community Living Victoria

Community Supports

Information Phone: (250) 477-7231
Information Email:
Website: www.communitylivingvictoria.ca/services-programs/community-services/
Main Address: 3861 Cedar Hill Cross Road, Victoria, BC V8P 2M7

Resource Description:

- Community Services offers a number of programs:

- Family Support - information, resources, advocacy and support in a variety of topics that families request.
- Employment Services - supports people with developmental disabilities to sustain rewarding and satisfying jobs with employers who want committed employees. Along with the additional income, a rewarding job tends to reduce loneliness and increase social networks, community awareness, confidence and self-esteem.
- Parent Support Program - provides parents with developmental disabilities the resources they need to best care for their children.
- Individualized Funding (IF) - is a payment option available through Community Living BC. IF enables individuals and families with flexible options to arrange, manage and pay for the supports and services they require to meet their disability-related needs. CLV works in partnership with individuals and their families to receive and administer funding.

Last Updated: 3/20/2015

Consumer Protection BC

Consumer Protection - Help for Consumers

Information Phone: 1 (888) 564-9963
 Information Email: info@consumerprotectionbc.ca
 Website: www.consumerprotectionbc.ca
 Main Address: #307 - 3450 Uptown Blvd., Victoria, BC V8Z 0B9

Resource Description:

Consumer Protection BC promotes a fair marketplace for BC consumers and businesses. We were established in 2004 as a not-for-profit corporation to strengthen consumer protection in BC.

Consumer Protection BC's mandate is to: Deliver consumer protection services throughout British Columbia; promote fairness and understanding in the marketplace; and enforce consumer protection laws in BC.

Consumer Protection BC regulates the following industries in BC: debt collection; travel agencies; cemetery and funeral services; payday lending; home inspections; telemarketers; motion pictures; credit reporting; consumer contracts; gift cards. If you have a question, concern, problem or complaint about one of these industries, contact them. If your concern is not about one of the above industries, they can help you figure out the proper agency or resource to contact.

Their website also includes a resource guide (see "How Can We Help") for various industries.

Last Updated: 3/20/2015

Credit Counselling Society of BC

Credit Counselling, Bankruptcy Help and Debt Consolidations

Information Phone: (250) 382-9559
 Information Email: info@nomoredebts.org
 Website: www.nomoredebts.org/
 Main Address: Suite 214 - 1175 Cook Street, Victoria, BC V8V 4A1

Resource Description:

Credit Counselling Society is a non-profit, charitable organization. Accredited Credit Counsellors will meet with you to discuss your financial needs, or you can discuss your concerns via phone. Services include:

- Money management - confidential meetings to review your budget, provide information and guidance to help you make informed decisions
- Options for reducing your debt, based on individual need
- Understanding the process and consequences of bankruptcy, and referral to bankruptcy trustees

Last Updated: 3/17/2015

Enabled Financial Services

Disability Tax Credit Applications

Information Phone: (250) 514-2699
Information Email: support@enabledfinancial.ca
Website: www.enabledfinancial.ca
Main Address: 550-2950 Douglas Street, Victoria, BC V8T 4N4

Resource Description:

Enabled Financial will help a person determine their eligibility for the Disability Tax Credit from Canada Revenue Agency, and then help you apply for the credit. They receive a fee based on the tax refunds you receive by filing, as the Disability Tax Credit makes you eligible to claim for refunds for up to ten years back. This is a privately-owned business.

Last Updated: 3/20/2015

Greater Victoria Coalition to End Homelessness

Project Connect - ID Replacement

Information Phone: (250) 370-1512
Information Email: admin@victoriahomelessness.ca
Website: www.victoriahomelessness.ca
Main Address: 941 Pandora Ave., Victoria, BC V8V 3P4

Resource Description:

Each fall the Coalition puts on Project Connect, a one-day service and information fair for those experiencing homelessness and extreme poverty. Attendees receive a BBQ lunch and a wide range of free services, including; care packs, medical attention, ID replacement, haircuts, pet care and much more.

Last Updated: 3/20/2015

Greater Victoria Coalition to End Homelessness

Homelessness Prevention Fund

Information Phone: (250) 370-1512
Information Email: admin@victoriahomelessness.ca
Website: www.victoriahomelessness.ca
Main Address: 941 Pandora Ave., Victoria, BC V8V 3P4

Resource Description:

The Homelessness Prevention Fund (HPF) is an initiative of the Greater Victoria Coalition to End Homelessness (the Coalition) and ten partners that provides emergency assistance to individuals and families in Greater Victoria who are in financial threat of losing their housing. Grants are used to pay rent, utility bills or damage deposits, and the maximum available amount is \$500. With the generosity of private donors, the fund was established at the Victoria Foundation in January 2011.

Recipients have to demonstrate they have exhausted all other means of help and have a plan for paying rent next month. They do not have to repay the money, but can only apply once a year.

To access the HPF or for more information contact one of our HPF partners:

Our Place Society, 250-388-7112
Mustard Seed, 250-953-1575
Victoria Native Friendship Centre, 250-384-3211
Rock Bay Landing, 250-383-1951
Sandy Merriman House, 250-480-1408
Burnside Gorge Community Association, 250-388-5251
Together Against Poverty Society, 250-361-3521
Pacifica Housing Society, 250-385-2131
St. Vincent de Paul, 250-382-2709

To ensure the best possible service, please mention you are interested in the Homelessness Prevention Fund when you contact these agencies.

Last Updated: 3/20/2015

Habitat for Humanity

Build for Families

Information Phone: 250-480-7688
Information Email: info@habitatvictoria.com
Website: www.habitatvictoria.com
Main Address: 849 Orono Avenue, Victoria, BC V9B 2T9

Resource Description:

Habitat for Humanity Victoria is a community-based, registered charity working towards a world where everyone has a safe and decent place to live. Our mission is to mobilize volunteers and community partners in building affordable housing and promoting homeownership as a means to breaking the cycle of poverty.

Through volunteer labour, efficient management and tax-deductible donations of money and materials, Habitat for Humanity builds safe, decent and affordable houses with the help of the homeowner (partner) families. Habitat houses are sold to qualified partner families and are financed with affordable, no-interest mortgages. The homeowners' monthly mortgage payments go into a revolving fund, which is used to build more homes. Habitat's homeownership model empowers families by providing a "hand-up".

In addition to mortgage payments, each homeowner invests hundreds of hours of their own labour, called "sweat equity", into the building of their home and the homes of others.

Last Updated: 3/20/2015

Headway - Victoria Epilepsy and Parkinson's Centre

Headway - Victoria Epilepsy and Parkinson's Centre

Information Phone: (250) 475-6677
Information Email: help@vepc.bc.ca
Website: www.vepc.bc.ca
Main Address: 202 - 1640 Oak Bay Ave., Victoria, BC V8R 1B2

Resource Description:

Headway, the Victoria Epilepsy and Parkinson's Centre is a vibrant and welcoming non-profit society whose purpose is to strengthen clients' and families' ability to manage the physical, psychological and social effects of Parkinson's and epilepsy.

Founded in 1982 to enhance the lives of those in the Victoria Capital Regional District with epilepsy and Parkinson's, our agency is the area's resource for information, support, and education services.

Last Updated: 3/20/2015

Inter-Cultural Association

Settlement Programs & Financial Education Workshops

Information Phone: (250) 388-4728
Information Email: agaunt@icavictoria.org
Website: www.icavictoria.org
Main Address: 930 Balmoral Road, Victoria, BC V8T 1A8

Resource Description:

ICA provides financial literacy education addressing immigrant and settlement needs. There are 21 ESL classes and in these, the teacher covers banking, insurance and anything to do with money to help learners integrate into Canadian society. This is in accordance with ELSANet which has guidelines of what topics an ESL/Settlement program needs to cover. In addition, some workshops are offered with outside speakers (approx. 2 hours each). ICA has also been using a program called The CITY, which is a hands-on program using actual people's lives as examples. This program is great as it is all done with lesson plans, etc.

Last Updated: 3/17/2015

Junior Achievement BC

Dollars with Sense

Information Phone: (250) 893-4495
Information Email: deborah.wakeham@jabc.org
Website: www.jabc.org
Main Address: Provided through schools across Vancouver Island and BC.

Resource Description:

Junior Achievement provides educational programs for youth focusing on financial literacy / financial management, entrepreneurship and work readiness. Programs are delivered primarily in school and also through online resources. Junior Achievement can provide out-of-school workshops on request. Programs are provided free of charge and are facilitated by volunteers from the local community who have experience in business or financial literacy, providing positive role models alongside financial and career education.

Last Updated: 3/17/2015

Members of Parliament (MPs)

Constituency Offices

Website: www.parl.gc.ca/Parlinfo/Compilations/HouseofCommons/MemberByPostalCode.aspx?Menu=HOC

Resource Description:

Your MP's constituency office is able to help you with matters relating to federal government policies and programs. The MPs for the region are listed below by last name, with their office phone number. More information on addresses, emails etc. can be found at the website above.

Garrison, Randall - Esquimalt-Juan de Fuca - 250-405-6550
May, Elizabeth - Saanich-Gulf Islands - 250-657-2000
Rankin, Murray - Victoria - 250-363-3600

Last Updated: 3/20/2015

Members of the Legislative Assembly (MLAs)

Constituency Offices

Website: www.leg.bc.ca/mla/3-1-1.htm

Resource Description:

Your MLA (Member of the Legislative Assembly) has an office in your constituency, where services are provided to residents.

- Assistance and Advocacy: We can help you locate services or programs you need and help you understand your rights under those programs. (This may include ID replacement).
- Information and Public Relations: We can provide information about provincial government policies and legislation and their impacts in the community.

MLAs for Greater Victoria, and their Community Office Phone #s (listed alphabetically by last name):

Fleming, Rob - Victoria-Swan Lake - 250-360-2023
Holman, Gary - Saanich North and the Islands - 250-655-5711
Horgan, John - Juan de Fuca - 250-391-2801
James, Carole - Victoria-Beacon Hill - 250-952-4211
Karagianis, Maurine - Esquimalt-Royal Roads - 250-479-8326
Popham, Lana - Saanich South - 250-479-4154
Weaver, Andrew - Oak Bay-Gordon Head - 250-472-8528

Office locations and email addresses can be located at the website listed above.

Last Updated: 3/20/2015

Military Family Resource Centre

Military Family Resource Centre (MFRC)

Information Phone: (250) 363-2640
Information Email: mfrc@shawcable.com
Website: www.esquimaltmfrc.com
Main Address: Colwood Pacific Activity Centre
2610 Rosebank Road, Colwood, BC V9C 2W8

Resource Description:

The MFRC provides programs and services, including: 24 hour information & referral; Deployment support; Short term counselling and crisis support; Relocation services; Childcare and family activities; Family navigator assistance. Families are also able to receive information about financial affairs through SISIP RARM (SISIP.com). Online tools are available on their website and at www.familynavigator.ca. Services are offered at the Colwood Pacific Activity Centre MFRC, 2610 Rosebank Rd., and at Signal Hill MFRC, 1505 Esquimalt Rd.

Last Updated: 3/19/2015

Ministry for Social Development & Social Assistance

After-Hours Emergency Financial Helpline

Resource Description:

After Hours Emergency Financial Helpline: From 4:30pm to 12:30 am M-F & 8am to 12:30am Saturday and Sunday

- After-hours or weekend service for those currently on Social Assistance.
- Available to help those without money, food, shelter, diapers, prescriptions, etc.
- Hotel vouchers are called in by the 24hr service, food vouchers are called into stores, as are vouchers for prescriptions and diapers, etc.

NOTE: Individual must already be on social assistance to use this number.

Last Updated: 3/20/2015

Our Place Society

Drop In/Outreach Programs/Education

Information Phone: (250) 388-7112
Information Email: info@ourplacesociety.com
Website: ourplacesociety.com
Main Address: 919 Pandora Avenue, Victoria, BC V8V 3P4

Resource Description:

Our Place is an inner-city community centre serving Greater Victoria's most vulnerable: working poor, impoverished elderly, mentally and physically challenged, addicted and the homeless. From its Pandora Avenue location, Our Place Society runs a variety of life transforming services, including

meals, housing, health and wellness, education, and practical care. Here is a sample of some of the Our Place programs that address financial well-being:

- Camosun Computer Class: Computer skills are essential not only in the job market, but in day to day life as well. The Camosun College Computer Class is aimed at providing and improving on basic computer skills in a flexible format. Students work at their own pace with the help of the instructor and volunteers who are available for extra assistance.
- Employment Skills Access Program: Tuition free skills training offered by Camosun College to help develop practical job skills. Each participant commits to seven weeks of two nights a week for 2 hours each session. Our first graduation class received its diplomas in the spring of 2014.
- Mail and Messaging: For people who may not have a fixed address, a phone, or any way to stay in touch, we offer a mail and messaging service. We receive mail for over 400 people and are able to take phone messages for all of our family members.

Our Place Society Support Workers can also help with navigating the maze of government systems for assistance, and provide referrals (and help getting connected) to many different kinds of services and supports. (The list is really too long to include here!)

Last Updated: 3/25/2015

Public Guardian and Trustee of BC

Financial Management and Personal Decision Making Services

Information Phone: (250) 356-8160
Information Email: sta@trustee.bc.ca
Website: www.trustee.bc.ca
Main Address: 1215 Broad Street, Victoria, BC V8W 2A4

Resource Description:

The Public Guardian and Trustee (PGT) provides a wide range of direct financial management and legal decision making services for vulnerable adults. It acts in a number of different roles including committee of estate, committee of person, attorney appointed by a power of attorney, representative appointed by a representation agreement, litigation guardian and pension trustee. The most common authority is committee of estate for PGT adult clients.

For the majority of PGT adult clients', the PGT is committee of estate under the Patients Property Act, with responsibility for the legal and financial management of our clients' affairs. For the remaining clients, the PGT fills other roles either separately or in addition to being committee of estate.

When the PGT is appointed committee of estate, PGT staff work with the client to establish an effective management plan that includes managing property and investments, paying bills, securing assets and pursuing compensation where appropriate.

Last Updated: 3/19/2015

Public Guardian and Trustee of BC

Trust Services for Children and Youth

Information Phone: (604) 775-3480

Information Email: cys@trustee.bc.ca

Website: www.trustee.bc.ca/services/child-and-youth-services/Pages/default.aspx

Main Address: 700-808 West Hastings Street, Vancouver, BC V6C 3L3

Resource Description:

Legal responsibilities for protecting the interests of minor children in British Columbia are shared by parents, guardians and a number of public institutions and organizations.

The Public Guardian and Trustee (PGT) protects the legal and financial interests of children and youth under the authority of a range of provincial laws. The PGT Child and Youth Services division (CYS) works on behalf of and directly with children and youth as well as with their parents or guardians.

Services to children and youth fall into the following four areas: Settlement Submissions Under the Infants Act; Trust Services; Property Guardian Services; Protective Services.

Last Updated: 3/19/2015

Quadra Village Community Centre

Seniors Entitlement Service

Information Phone: (250) 388-7696

Information Email: ses@quadravillagecc.com

Website: www.quadravillagecc.com/community-programs-and-initiatives

Main Address: 901 Kings Rd., Victoria, BC V8T 1W5

Resource Description:

Trained volunteer advocates work to identify the avenues clients can pursue to solve their problems.

These may include housing matters, legal entanglements, pension matters, loss of drivers licence, BBB matters, abuse of any kind, police entanglements, government issues, and health & social services.

You are eligible for our services if you're 55+ and a resident of Saanich, Victoria, Oak Bay, Esquimalt, or View Royal.

Advocates may accompany clients to adjudication or arbitration hearings. Not all cases may meet immediate resolution. We possess a small library of brochures, booklets and videos for information on the above topics. New volunteers are welcome and training will be provided.

Last Updated: 3/17/2015

Quadra Village Community Centre

Youth & Family Programs

Information Phone: (250) 388-7696
Information Email: frontdesk@quadravillagecc.com
Website: www.quadravillagecc.com/youth-and-family-programs
Main Address: 901 Kings Road, Victoria, BC V8T 1W7

Resource Description:

Quadra Village Community Centre offers support through access to basic needs through food, clothing exchange, transportation support, computer access, ability for families to photocopy/fax, phone and internet access, resource counselling and support accessing resources. Youth and Family Workers help to connect people to resources they need.

The Crew is a program for ages 13-19. The Crew participates in youth leadership and volunteerism opportunities; develops skills like FoodSafe, First Aid, money management; and helps youth identify goals and get ready for employment. The Crew is exploratory - it starts with your strengths and interests and helps you build your assets through volunteering, homework and study support, and a chill environment with good people to talk to.

Last Updated: 3/17/2015

Ready to Rent BC

Ready to Rent BC Workshops

Information Phone: (250) 388-7171
Information Email: katel@readytorentbc.org
Website: www.readytorentbc.net/
Main Address: 2860 Quadra Street, Victoria, BC V8T 4E7

Resource Description:

Six (6) week targeted modules to groups, workshops, 1-on-1 work. The curriculum includes budgeting, banking, credit, debt, fire safety, residential tenancy law. The entire curriculum helps people enhance their readiness and skills for being a tenant.

Last Updated: 3/19/2015

SmartSAVER.org

Registered Education Savings Program - Information and Assistance

Information Phone: 1 (855) 737-7252
Information Email: info@smartsaver.org
Website: www.smartsaver.org
Main Address:

Resource Description:

SmartSAVER's website helps parents to understand the Registered Education Savings Plan and explore how they can sign up and get government grants and matching funds for their children's education. For low-income families, they may be eligible for up to \$2000 in grants for their child before the age of 15, without needing to put any of their own money in the account. There are more than 1.5 million Canadian children who are eligible for these grants who are not receiving them because parents aren't signed up (up until now it's been a bit hard!) Through videos and easy-to-read web content, parents can learn about RESPs and the different options available. When they are ready to start, the website walks them through the process of picking a financial institution to open the account at, and then helps them get it set up. The explanations are really user-friendly. Community organizations working with families can connect with SmartSAVER for resources to help promote the RESP.

Last Updated: 3/26/2015

Society of Saint Vincent de Paul of Vancouver Island

Social Concern Office

Information Phone: (250) 382-0712
Information Email:
Website: www.svdpvictoria.com
Main Address: 828 View Street, Victoria, BC V8W 1K2

Resource Description:

Advocacy: Whether you need help applying for government services, or need assistance with personal situations, the Social Concern Office offers free advocacy on Monday afternoons. Appointments are handled on a first-come-first-serve basis. Please bring all relevant materials and documents to each meeting.

Tax Preparation: Each year our dedicated team of volunteers offers free income tax preparation for our clients. Between February 1st and April 30th, you can schedule a face-to-face appointment with one of our volunteers, or opt to drop your taxes off. Appointments are E-Filed on the spot, drop-offs will be prepared and E-Filed (where possible) within 3 weeks.

Last Updated: 20-Mar-15

Tenant Resource and Advisory Centre

Legal Information for BC Tenants

Information Phone: 1 (800) 665-1185
Information Email: - not available, please call -
Website: www.tenants.bc.ca
Main Address: 306 - 535 Thurlow St., Vancouver, BC V6E 3L2

Resource Description:

Tenants Resource and Advisory Centre provides legal information to tenants regarding all tenancy issues. Provides links to resources and information on a variety of current housing issues. Public legal education and/or advocacy training workshops are available.

Last Updated: 3/23/2015

The Cridge Centre for the Family

The Cridge Dovetail Services & Supportive Transitional Housing

Information Phone: (250) 995-6420
Information Email: mgoley@cridge.org
Website: cridge.org/dovetail-services/
Main Address: 1307 Hillside Avenue, Victoria, BC V8T 0A2

Resource Description:

The Cridge Dovetail Services is the support programming only for tenant families in our Supportive Transitional Housing. This is a 3-year program that includes: Housing, safety planning, supportive counseling, and life skills including The Cridge Asset Building Program (financial literacy, coaching, matched savings).

Last Updated: 3/17/2015

The Mustard Seed

Family Centre

Information Phone: (250) 953-1575
Information Email: contact@mustardseed.ca
Website: www.mustardseed.ca
Main Address: 625 Queens Street, Victoria, BC V8T 1L9

Resource Description:

The Family Centre offers 4 weeks of Money Skills presented by Burnside Gorge as part of a larger group workshop series for parents. The Family Centre is working to raise awareness of and facilitate access to RESP's, especially for those children who qualify for the Canada Learning Bond and BC Training and Education Grant. Groups include sharing resources and information about how to stretch the family food budget.

Last Updated: 3/19/2015

Threshold Housing Society

SHY (Safe Housing for Youth)

Information Phone: (250) 383-8830
Information Email: info@thresholdhousing.ca
Website: thresholdhousing.ca
Main Address: 900 Vancouver Street, Victoria, BC V8V 3V7

Resource Description:

Youth are housed at two Threshold houses and also in safe host homes throughout the CRD. The SHY program keeps in touch with youth in housing and provides workshops 6 times a year on various topics including financial literacy.

Last Updated: 3/17/2015

Together Against Poverty Society

Volunteer Disability Advocacy Project

Information Phone: (250) 361-3521
Information Email: legaladvocate@tapsbc.ca
Website: www.tapsbc.ca/taps-services/disability-income/
Main Address: #302 – 895 Fort Street, Victoria, BC V8W 1H7

Resource Description:

TAPS' Disability Advocacy project provides legal advice and support to economically disadvantaged persons applying for Persons With Disability (PWD) status. The Disability Advocacy Project delivers a well-coordinated training and support initiative to volunteer advocates – in the interest of reducing the wait for individuals seeking advocacy services.

The Volunteer Disability Advocacy Program (VDAP) currently relies on dedicated volunteers. Prior to engaging in advocacy work, volunteers attend a three part training program delivered by TAPS Volunteer Disability Advocacy Project Coordinator that reviews the PWD process, legislation, and professional standards of advocacy. The training program also includes observation sessions with current advocates in order to see advocacy skills and methods in action. Advocates are provided a training manual which includes all the materials relevant to advocacy for the PWD form.

Last Updated: 3/17/2015

Together Against Poverty Society

Volunteer Income Tax Preparation

Information Phone: (250) 361-3521
Information Email: info@tapsbc.ca
Website: www.tapsbc.ca/taps-services/income-tax-preparation/
Main Address: #302 – 895 Fort Street, Victoria BC

Resource Description:

TAPS offers FREE Income Tax preparation for low income individuals, seniors and people with disabilities. TAPS can efile (file over the internet) or paper file (mail) your tax information for you. Trained volunteer tax preparers are available on a drop in, first come first served, basis every Thursday 9:00am to 11 am and 1:30-4:00pm.

Last Updated: 3/17/2015

Together Against Poverty Society

Income Assistance Advocacy

Information Phone: (250) 361-3521
Information Email: incomeadvocate@tapsbc.ca
Website: www.tapsbc.ca/income-assistance-legal-advocacy
Main Address: #302 – 895 Fort Street, Victoria BC

Resource Description:

TAPS helps clients obtain income assistance that they are legally entitled to, including: Disability Benefits, Crisis grants, Nutritional Supplements, Requests for Reconsideration, Emergency, food, shelter, prescriptions and rudimentary dental care. TAPS can represent people at Income Assistance appeals.

Last Updated: 3/17/2015

Together Against Poverty Society

Employment Standards Advocacy

Information Phone: (250) 361-3521
Information Email: legaladvocate@tapsbc.ca
Website: www.tapsbc.ca/employment-standards-information-and-assistance
Main Address: #302 – 895 Fort Street, Victoria, BC

Resource Description:

TAPS Employment Standards Legal Advocacy Project provides free face-to-face advocacy representation services for non-unionised employees. TAPS Advocates are available to assist employees in resolving disputes with their employers that are captured under the BC Employment Standards Act. If you are in need of our services you can schedule an appointment during regular office hours by phone or in person.

Last Updated: 3/17/2015

Together Against Poverty Society

Tenants Rights Advocacy

Information Phone: (250) 361-3521
Information Email: legaladvocate@tapsbc.ca
Website: www.tapsbc.ca/employment-standards-information-and-assistance
Main Address: #302 – 895 Fort Street, Victoria, BC

Resource Description:

TAPS Tenant Legal Advocacy Services provide unique and vital services to the Greater Victoria community including:

- Legal information for tenants about the BC Residential Tenancy Act and other applicable legislation.
- Negotiation on behalf of tenants with their landlords towards an equitable resolution of disputes.
- Legal advocacy on behalf of tenants at Residential Tenancy Branch dispute resolution hearings.
- Education for tenants, professionals and community members regarding tenancy issues, rights and responsibilities.
- Assistance and support for individuals to develop the skills necessary to advocate for themselves.

Last Updated: 3/19/2015

Vancity Savings Credit Union

Each One, Grow One

Information Phone: (604) 648-5618

Information Email: financialliteracy@vancity.com

Website: <https://www.vancity.com/AboutVancity/Events/EachOneGrowOne/>

Main Address: Use the email address to contact the Financial Literacy team to access these workshops – they are presented through partners.

Resource Description:

To support new and aspiring entrepreneurs, we offer our Each One Grow One sessions to provide information, and tools to help make your young business more financially stable and sustainable.

Topics include:

- Are you ready to start a business?
- How to develop a cash flow projection
- Identifying your customers: the keys to market research
- Ten things a lender looks for in a business plan

Workshops are free and can be offered for any group.

Last Updated: 3/26/2015

Vancity Savings Credit Union

Each One Teach One - Vancity

Information Phone: (250) 995-7620

Information Email: financialliteracy@vancity.com

Website: www.vancity.com

Main Address: Branches in Greater Victoria at:
100 - 800 Kelly Rd, Langford
100-1590 Cedar Hill Cross Road, Saanich
752 Fort Street, Victoria (downtown)
3075 Douglas Street, Victoria (near Mayfair)

Resource Description:

"Each One Teach One" is a financial literacy program outlining how to make better financial decisions. The program is taught at many age levels throughout the community, by over 200 volunteer Vancity staff across Greater Victoria and Metro Vancouver, reaching thousands of individuals. Vancity also supports financial literacy and economic inclusion initiatives in the Greater Victoria community through the credit union's community partnerships, Community Project Grants, and Branch Grants. In line with the commitment to "social justice and financial inclusion", one of Vancity's three priority areas, Vancity supports projects and partnerships that are increasing access and participation of traditionally underserved communities. In this work, a key goal is to facilitate improved skills, knowledge and understanding to support people to make informed decisions and powerful choices regarding their finances.

Last Updated: 3/25/2015

Vancity Savings Credit Union

Vancity Fair & Fast Loan™

Information Phone: Vancouver Island: (250) 519-7000
Information Email: Contact a branch by phone or walk-in.
Website: www.vancity.com/Loans/TypesOfLoans/FairAndFastLoan/
Main Address: Branches in Greater Victoria at:
100 - 800 Kelly Rd, Langford
100-1590 Cedar Hill Cross Road, Saanich
752 Fort Street, Victoria (downtown)
3075 Douglas Street, Victoria (near Mayfair)

Resource Description:

Vancity Fair & Fast Loans™ are available to Vancity members who are facing short-term financial emergencies. Vancity members can apply at any branch to receive from \$100-\$1500, at a lower interest rate than payday loans, with a flexible payment schedule from two months up to two years. Applying for the loan involves a discussion with an account manager who can help assess your needs, the right loan type for you, and a payment schedule that won't cause further hardship. You must have a source of income to qualify; employment income and disability income are both accepted, as long as you can show you have a way to pay back the loan while still meeting your living needs. Your credit history is taken into account, however that's not the only criteria. Contact your nearest Vancity branch for more information, or go online.

Last Updated: 3/25/2015

Vancouver Island Crisis Society

Vancouver Island Crisis Line

Information Phone: 1 (888) 494-3888
Information Email: info@vicrisis.ca (administrative contact)
Website: www.vicrisis.ca

Resource Description:

The Vancouver Island Crisis Line provides telephone and online emotional support, crisis intervention, and suicide prevention services. Our crisis workers are here to listen and to support you through whatever difficult times you may be facing.

If you require support immediately, please call the Vancouver Island Crisis Line at 1-888-494-3888, which is available 24/7. Crisis services are also provided via Crisis Chat (www.vicrisis.ca) and Crisis Text (250-800-3806), both from 6:00 pm to 10:00 pm daily. Crisis services also include providing public access to Mental Health and Substance Use services in the communities administered by Island Health. If you are dealing with an emergency, please dial 9-1-1.

The Vancouver Island Crisis Society is contracted by the Vancouver Island Health Authority to provide the Vancouver Island Crisis Line service to the entire island, the islands of the Georgia Strait, and the mainland communities between Powell River and Rivers Inlet.

Last Updated: 3/24/2015

Veterans' Affairs Canada

Victoria District Office

Information Phone: 1 (866) 522-2122

Information Email:

Website: www.veterans.gc.ca/eng/services/financial for details about financial entitlements.

Main Address: 232 -816 Government St., Victoria, BC V8W 3B3

Resource Description:

This government department is responsible for providing financial assistance, health services and benefits, and information and referral services to eligible veterans. Its programs include War Veterans' Allowance, Civilian War Allowance, Disability Pensions, the Veterans' Independence Program, and Health Care Benefits. See <http://www.veterans.gc.ca/eng/services/financial> for details about financial entitlements.

Last Updated: 3/20/2015

Veterans' Affairs Canada

Bureau of Pension Advocates

Information Phone: 1 (877) 228-2250

Information Email:

Website: www.veterans.gc.ca/eng/about-us/organization/bureau-pensions-advocates

Main Address: 320 - 1321 Blanshard Street, Victoria, BC V8W 3B3

Resource Description:

BPA is a nation-wide organization of advocates within Veterans Affairs Canada (VAC). The Bureau's main function is to provide free advice, assistance and representation for individuals dissatisfied with decisions rendered by VAC. This may be with respect to their claims for entitlement to disability benefits, or any assessment awarded for their entitled conditions. If you have concerns about any

decision received from VAC regarding your application for disability benefits, you may request the legal services of BPA without charge. Your BPA lawyer will inform you of your options.

Last Updated: 3/20/2015

Victoria Community Micro Lending Society

Loan and Mentorship Program

Information Phone: (250) 590-4515
Information Email: Vu@communitymicrolending.ca
Website: www.communitymicrolending.ca
Main Address: 202-2610 Douglas St., Victoria, BC V8T 4M1

Resource Description:

Community Micro Lending makes loans to people who have a good idea and the ability to carry it out, but don't qualify for credit at a bank. We work with people to develop a business plan and budget. When the application is ready, staff sends it to our loan committee. The applicant makes a pitch to the committee and it's usually an inspiring hour of Q and A. The loan committee deliberates and if it approves the loan, sets the length of loan and risk rating.

This is where it gets exciting. We post a profile on the lend page describing the applicant and the business. People read about the business and make a loan right here. Welcome to Canada's first online peer-to-peer micro lending! Lenders can lend a minimum of \$500 (plans in the works to reduce this). When the loan is fully raised we disburse it to the borrower. The borrower repays Community Micro Lending and we repay the lender. And the local economy flourishes.

Last Updated: 3/17/2015

Victoria Cool-Aid Society

Community Casual Labour Pool

Information Phone: (250) 388-9296
Information Email: cclp@coolaid.org
Website: coolaid.org/our-services/community/casual-labour-pool/
Main Address: 465 Swift Street, Victoria BC V8W 1S2

Resource Description:

We offer an employment referral service to adults who experience barriers to employment. Also we help identify specific supports that an individual needs in order to have a successful work experience and future work experience. We work with marginalized adults who are dealing with barriers to employment, predominantly issues of dealing with mental health, addictions and poverty. Ultimately we assist anyone who wants to work.

The CCLP Program is delivered 1-on-1. The intake process allows participants to share their skills, experiences and challenges with the program coordinator. This process allows the coordinator

insights to specific barriers and offers an opportunity to provide support in overcoming these barriers. The relationship is cultivated over time, where conversations and discussions can occur and actions/plans and goals can be realized.

Last Updated: 3/17/2015

Victoria Cool-Aid Society

REES Program

Information Phone: (250) 595-8619
Information Email: rees@CoolAid.org
Website: www.CoolAid.org/rees
Main Address: 465 Swift Street, Victoria BC V8W 1S2

Resource Description:

The REES Program offers a unique group of services specifically designed to provide a range of accessible, responsive and barrier-free support services to people facing mental illness, addictions, poverty, unemployment, homelessness, and other health and social challenges. REES Programs are delivered by staff and volunteers with lived experience with mental illness, addictions or related challenges and offer a welcoming and accepting space for program participants. Outreach and Support services offer flexible and responsive support to assist people to access local services and agencies, navigate health and social service systems, and improve quality of life.

Last Updated: 3/19/2015

Victoria Disability Resource Centre

Information and Referrals for People with Disabilities

Information Phone: (250) 595-0044
Information Email: information@drcvictoria.com
Website: www.drcvictoria.com
Main Address: 817 A Fort Street, Victoria, BC V8W 1H6

Resource Description:

Often the first point of contact for individuals requesting support and services in the Victoria community, we provide up-to-date disability related information and access to valuable resources. In addition, we have a resource library with books, magazines, newsletters, reports, articles, videos and CDs. Our Information & Referral Coordinator can assist you with various disability applications and forms, including the Persons with Disabilities designation application. Disability Benefits Information Sessions are scheduled each Monday of the month with the exception of the first.

Last Updated: 3/20/2015

Victoria Immigrant & Refugee Centre Society

Financial Literacy Workshops

Information Phone: (250) 361-9433
Information Email: info@vircs.bc.ca
Website: www.vircs.bc.ca
Main Address: 637 Bay Street #300 Victoria, BC V8T 5L2

Resource Description:

Life skills workshops featuring financial literacy topics with occasional guest experts from the financial and business community, targeted to all immigrants and refugees with occasional events tailored specifically for women.

Last Updated: 3/19/2015

Victoria Native Friendship Centre

Youth Department

Information Phone: (250) 384-3211
Information Email: reception@vnfc.ca
Website: www.vnfc.ca
Main Address: 231 Regina Avenue, Victoria, BC V8Z 1J6

Resource Description:

Victoria Native Friendship Centre Youth Department offers services to youth who are ages 12 to 24 years of age. We offer a drop in Centre Tuesday to Thursday 4-8pm and Fridays 2-8pm. In addition we have two Youth Support Workers who offer counselling, outreach and advocacy services Monday to Friday. We have one Addictions Support Worker, who offers counselling, addictions support, housing and outreach support. VNFC Youth team also has two Youth and Family Counsellor in partnership with SD61, who can provide support for Aboriginal Youth and Families from ages K to 12 who are in the public school system. Our Tribal Journeys Program runs out of the Youth Department, The Youth Journeys Program is an emotional, physical, mental and spiritual readiness program that prepares youth to partake in the annual Tribal Journeys; a traditional canoe journey that encompasses outdoor education and sport through cultural learning and retention. Tribal Journeys is a drug and alcohol free event which allows youth opportunity for personal growth and positive social interaction with peers, Youth Support Workers and Elders in a safe and supportive environment.

Last Updated: 3/19/2015

Victoria Native Friendship Centre

CEER (Career, Employment & Education Resources)

Information Phone: (250) 384-3211
Information Email: reception@vnfc.ca
Website: www.vnfc.ca
Main Address: 231 Regina Avenue, Victoria, BC V8Z 1J6

Resource Description:

CEER Program provides career counselling, funds and supports certification and education programs, employment readiness, skills assessment and skills building. Serving urban Aboriginal people living on and off reserve.

Last Updated: 3/17/2015

Victoria Police Department

Fraud Prevention Unit

Information Phone: (250) 995-7654
Information Email: sean.millard@vicpd.ca
Website: www.vicpd.ca/public-safety/victims-of-crime/fraud/
Main Address: 850 Caledonia Ave., Victoria, BC V8T 5J8

Resource Description:

VicPD's Fraud Prevention Unit offers services to prevent and respond to fraud. VicPD Reserve Members will come and deliver talks about fraud prevention to groups in the community (incl. associations, multi-unit residences, seniors' residences, community groups, etc). If you think you may have been the victim of fraud, contact the non-emergency phone number. There is no shame in falling victim to a fraud. Fraudsters are experts at manipulating the best parts of people for their own personal gain; by reporting the fraud to our financial crimes section, you are fighting back.

Last Updated: 3/20/2015

Victoria Women's Transition House Society

Older Women's Programs

Information Phone: (250) 592-2927
Information Email: info@vwth.bc.ca
Website: vwth.bc.ca
Main Address: #100-3060 Cedar Hill Rd., Victoria, BC V8T 3J5

Resource Description:

The Safe Home Outreach Program provides support to older women as they navigate through the challenging barriers of establishing a new life. Working with a knowledgeable counsellor, women locate lawyers, prepare necessary documentation, apply for financial assistance, locate housing (either market or through BC Housing), secure banking and more.

Harrison Place supports residents in becoming independent and self-reliant, through counselling support, activities and life skills training. S.A.F.E. (Self-sufficiency and Assets through Financial Education) Program provides life goal setting, critical financial education, and a safety net for women living in our supported housing.

We also do sessions on elder abuse prevention - power of attorney, joint accounts, financial abuse etc.

Last Updated: 3/17/2015

Women in Need Community Cooperative

New Start Program / Self-Sufficiency / Transformations Programs

Information Phone: (250) 480-4006
Information Email: win@womeninneed.ca
Website: womeninneed.ca
Main Address: 785 Pandora Avenue, Victoria, BC V8W 1N9

Resource Description:

At Victoria Women In Need Community Cooperative (WIN), we support women along their journey between crisis, financial self sufficiency and wellness. Our programs are there for women along each step of their journey.

- Our Crisis Referral Program helps connect women to the services they need.
- Gift Certificate and New Start programs support women in making the choice to leave abusive environments by providing them with practical support and access to goods (clothing, household items, furniture, beds, linens, toys for their kids.
- The Self-Sufficiency Program provides women with money to pursue further education or small business ventures.
- The Transformations Program is an intensive educational program for women to develop skills, foster healthy relationships, and explore opportunities to make life change.
- WIN provides women with access to one on one support and educational workshops in a group setting. This organization also operates a fully self-sustaining social enterprise that employs 33 people and has over 60 volunteers involved in supporting the organization.

Last Updated: 3/17/2015

YMCA-YWCA Victoria

Young Moms Program

Information Phone: (250) 382-1004

Information Email: ymp@victoriay.com

Website: www.victoriay.com/youth_outreach.php

Main Address: 2652 Cook Street, Victoria, BC

Resource Description:

Supported, independent living program for single, young mothers (ages 16-29) parenting one child under the age of 5 years. The program builds a sense of community by offering affordable, supportive, and safe housing. Services for resident and non resident young moms include counselling, resource counselling, parenting support, education and/or employment opportunities, and independent living skills development such as financial literacy, nutrition, and goal planning. Programming includes a weekly parent drop in, weekly support group supporting healthy changes, monthly house dinners, Mother Goose program, and positive parenting programs such as Nobody's Perfect and Triple P.

Last Updated: 3/17/2015

Financial Education Curriculum Resources

This section provides an overview of some of the curriculum resources that are available to help education and social service providers incorporate financial education into a group/cohort learning setting.

Aboriginal Financial Literacy: Journey to Empowerment

Source Organization:	BC Association of Aboriginal Friendship Centres
Authors:	BC AAFC, with Victoria Native Friendship Centre and Prince George Native Friendship Centre
Year of Publication:	2014
Audiences:	Aboriginal Peoples
For Info Contact:	Marek Tyler (250) 388-5522 mtyler@bcaafc.com
Website:	http://www.bcaafc.com/initiatives/financialliteracypartnership

Facilitators' Guide?	Participant Materials?	Multimedia?	Teachers Available to Deliver in Victoria?
Yes	Yes	No	Yes

Resource Description:

This curriculum explores the topic of financial literacy through an Aboriginal lens by starting with peoples' relationship with money and exploring how history and culture have affected financial literacy among Aboriginal peoples. Financial literacy refers to having the knowledge, skills and confidence to make effective financial decisions.

While hard skills like expense tracking and budgeting are foundational pieces to financial literacy, the overall goal of this curriculum is to help people create a positive relationship with money in order to empower them to make wise and effective financial choices. Becoming financially wise leads to less stress, greater happiness in work and home life, greater opportunity for personal and professional growth, the ability to pass knowledge on to children, and more stable families and communities.

By providing culturally grounded and engaging curriculum, participants progress along the learning continuum towards an action oriented approach to personal finances. This program is not a quick fix solution but a long-term investment in creating new personal habits and making permanent lifestyle changes. The curriculum is flexible and can be offered as stand-alone program or as part of existing programs.

CCFL Financial Literacy Resources

Source Organization: Canadian Centre for Financial Literacy - Prosper Canada
Authors: Prosper Canada
Year of Publication: 2013
Audiences: General
For Info Contact: Jenni Bolton
1 (877) 568-1571 ext.239
jbolton@prospercanada.org
Website: <http://prospercanada.org/Resources/Financial-Literacy-Facilitator-Resources.aspx>

Facilitators' Guide?	Participant Materials?	Multimedia?	Teachers Available to Deliver in Victoria?
Pending	Yes	No	No

Resource Description:

Prosper Canada is a national non-profit organization whose mission is to reduce poverty by expanding social and economic opportunity for low-income Canadians. Prosper Canada (formerly known as SEDI) launched the Canadian Centre for Financial Literacy in 2008.

This curriculum is a set of nine modules that contain a wealth of information about money management. The material is grounded in sound adult education principles. You can draw from a range of activities based on the needs and interests of your group, and the amount of time you have.

Modules cover:

- Exploring our relationship with money
- Income and taxes
- Budgeting
- Banking and financial services
- Saving
- Credit basics
- Credit reporting
- Debt
- The wise consumer

A Train the Trainer program for facilitators is currently in development for these materials. An online training course is in the works. Contact Jenni Bolton at Prosper Canada for more information. (Last updated March 24, 2015).

Dollars & Sense: Building Financial Dreams

Source Organization: Partnership for After School Education
Authors:
Year of Publication: 2007
Audiences: Youth
For Info Contact:
Website: <http://s3.amazonaws.com/pase-resources/Curriculum.pdf>
 or
<http://pasetter.org/resources> (Registration and Login required)

Facilitators' Guide?	Participant Materials?	Multimedia?	Teachers Available to Deliver in Victoria?
Yes	No	No	No

Resource Description:

Dollars and Sense: Building Financial Dreams, a financial literacy curriculum created by the Partnership for After School Education (PASE) for the 18-to-24 young adult. Funded by the FINRA Investor Education Foundation, this three session curriculum and accompanying Young Adult Guide to Saving and Investing for Retirement is designed to provide 18-to-24 year olds with crucial information about the value of saving, especially for retirement, and enable them to create a more financially secure future for themselves and their families.

Modules cover:

- Understanding Saving and Budgeting
- Saving for Many Sunny Days: Understanding Savings Vehicles
- Understanding Investment Vehicles and Investing for Retirement

This resource is from the United States, and references to finances may need to be adapted for your context.

Each One Teach One

Source Organization:	Vancity Savings Credit Union
Authors:	Vancity Savings Credit Union
Year of Publication:	2008
Audiences:	General
For Info Contact:	(604) 709-6930 financialliteracy@vancity.com
Website:	http://www.vancity.com/AboutVancity/Events/EachOneTeachOne/

Facilitators' Guide?	Participant Materials?	Multimedia?	Teachers Available to Deliver in Victoria?
No	No	No	Yes

Resource Description:

Your financial well-being depends on your ability to understand and use financial information in a way that helps you make good decisions. That's why Vancity offers financial workshops and seminars in the community.

Vancity launched the Each One, Teach One program in 2008 to provide financial workshops to individuals who face barriers to financial services. These workshops are now available to the general public through a partnership with the Vancouver Public Library and at Vancity community branches.

Workshop topics include:

- Basic budgeting, banking and saving
- Seniors financial abuse prevention
- Credit cards and debt
- Deterring elder abuse through advance planning
- Identity theft and fraud prevention
- RRSPs and TFSAs

Financial Empowerment for Youth

Source Organization: Community Social Planning Council of Greater Victoria
Authors: Susan Low, CSPC and youth from Quadra Village Community Centre and Threshold Housing Society
Year of Publication: 2015
Audiences: Youth
For Info Contact: Marika Albert, Program Manager
 (250) 383-6166 ext.101
 marika@communitycouncil.ca
Website: <http://fern.communitycouncil.ca/fern-initiatives/youth-financial-empowerment-toolkit/>

Facilitators' Guide?	Participant Materials?	Multimedia?	Teachers Available to Deliver in Victoria?
Yes	Yes	No	No

Resource Description:

This Toolkit is a resource for supporting low-income and vulnerable youth in developing their financial well-being and developing a sense of empowerment for their futures. It was developed through the Financial Empowerment Resources Network (FERN) program, sponsored by Prosper Canada and Coast Capital Savings Credit Union.

The curriculum is organized in five, two-hour sessions. The first half of each session is an exploration of a person's assets using the Sustainable Livelihoods Framework approach, which acknowledges the whole person and provides a context for goal-setting. The second half of each session covers financial education topics.

Financial topics covered include:

- Cash flow and budgeting
- Understanding a paycheque
- Credit concepts and using credit wisely
- Building financial safety
- Banking and credit unions - choosing and using accounts
- Savings and investments

Make it Count

Source Organization:	Manitoba Securities Commission
Authors:	Manitoba Securities Commission
Year of Publication:	2009
Audiences:	Youth
For Info Contact:	
Website:	http://www.makeitcountonline.ca/csa/instructors/index_en.html

Facilitators' Guide?	Participant Materials?	Multimedia?	Teachers Available to Deliver in Victoria?
Yes	No	No	No

Resource Description:

Every instructor knows that learning involves more than simply imparting facts and figures. A balanced education offers a wealth of valuable life skills. The Canadian Securities Administrators recognizes the importance of these lessons and brings you Make it Count in an effort to reach out to instructors and enlist their support in enhancing the financial literacy of our youth.

The Make it Count Online website includes instructor guides for downloads, as well as resources for parents to use with their children.

Topics covered include:

- Concepts of money, budgeting, earning money and saving
- Money "out and about" in six common life contexts, like shopping malls and restaurants
- Lessons for life, including four common challenges, like cell phone bills or setting up a household
- Using money to have fun with friends, including recreation, vacations and hanging out with friends

Manage Your Money

Source Organization: Enactus St. Lawrence College
Authors: Brian Wilcock, Kate Armstrong, Nicolas Blunt, Students at St. Lawrence College
Year of Publication: 2014
Audiences: Youth
For Info Contact: Pam Bovey Armstrong, Faculty Advisor
 (613) 484-9537
 parmstrong@sl.on.ca
Website: <http://enactusslc.ca/mym/>

Facilitators' Guide?	Participant Materials?	Multimedia?	Teachers Available to Deliver in Victoria?
Yes	Yes	Yes	No

Resource Description:

Manage Your Money is a financial literacy curriculum that was written by business students in the Enactus program (a post-secondary college service club) at St. Lawrence College. In this project, the Enactus students prepared, tested and delivered financial education to high school-aged youth who were in foster care or had experiences in care. The program was highly successful, and the program materials have been packaged into a Facilitators Guide and course materials. They were published in 2015 and are available online.

The program modules include:

- Self-Esteem, Self-Image, Values and Beliefs
- Cost of Living
- Types of Income, Anatomy of a Paycheque, Income Taxes
- Needs, Wants, Priorities
- Banking and Credit Unions, Bank Accounts
- Compound Interest, Borrowing and Debt
- Creating a Budget (including a Computer Exercise)
- Identity Theft, Fraud
- Investing
- Government Savings and Investment Plans
- Working with a Financial Planner

The program incorporates guest speakers from the local community with a facilitator who understands the context of youth learners, especially for youth in care or aging out of care.

Momentum Financial Literacy Curriculum Course

Source Organization: Momentum
Authors: Momentum
Year of Publication: 2007
Audiences: General
For Info Contact: Lynne Engelman
(403) 204-2690
lynnee@momentum.org
Website: <http://www.momentum.org/fl-curriculum-training>

Facilitators' Guide?	Participant Materials?	Multimedia?	Teachers Available to Deliver in Victoria?
Yes	Yes	?	No

Resource Description:

Momentum's Financial Literacy Curriculum Course provides the tools and training required to deliver foundational money management education. This curriculum has been designed for the explicit use of not-for-profit community-based agencies who work with people in or at risk of poverty. Momentum has been delivering financial literacy workshops for over 15 years to more than 20,000 individuals. Over the years, Momentum's curriculum evolved to the point where it was professionally published (2007) and offered, along with facilitator training, to organizations across the country.

To date, more than 95 organizations have completed Momentum's Financial Literacy Curriculum training. There is a one-time fee for an agency distribution license, and staff must attend training in order to use the curriculum. The cost to attend training varies.

The foundational nature of the curriculum is tailored to the unique needs of individuals living on low incomes or experiencing other barriers. Plain language content increases the accessibility of the material for groups with lower literacy levels. Five modules cover both the technical and behavioural components of financial literacy, increasing the chances that participants will be able and willing to make the changes in their own lives. An activity-based approach provides an engaging environment for participants to learn about a challenging topic.

Money Matters

Source Organization: TD Bank Group
Authors: ABC Life Literacy
Year of Publication:
Audiences: General
For Info Contact: Carissa DiGangi
 (416) 218-0010 ext. 130
 cdigangi@abclifeliteracy.ca
Website: <http://www.burnsidegorge.ca/community-financial-education>

Facilitators' Guide?	Participant Materials?	Multimedia?	Teachers Available to Deliver in Victoria?
No	No	No	Yes

Resource Description:

Nearly 50% of Canadians struggle with simple tasks involving math and numbers, which is why ABC Life Literacy Canada has developed Money Matters. The focus of Money Matters is numeracy, money management skills and educational savings opportunities that will help Canadians plan their financial present and future.

Founding Sponsor TD Bank Group brings financial experts (banking personnel) into the classroom with more than 5,600 hours of donated employee time as they deliver two, four-hour money management units:

- Unit 1: A Place to Start: Spending Plans
- Unit 2: Banking Basics
- Unit 3: Borrowing Money
- Unit 4: RESPs and Other Ways to Save

Money Skills Workshops

Source Organization: Burnside Gorge Community Centre - Family Self-Sufficiency Program

Authors:

Year of Publication:

Audiences: General

For Info Contact: Linda Marcinkiewicz
(250) 388-5251
lindam@burnsidegorge.ca

Website: <http://www.burnsidegorge.ca/community-financial-education>

Facilitators' Guide?	Participant Materials?	Multimedia?	Teachers Available to Deliver in Victoria?
No	No	No	Yes

Resource Description:

FSS partners with community agencies in the Capital Regional District to offer free Community Financial Education workshops. If your agency has clients who would benefit from improving their money management knowledge and skills, we'd like to work with you.

Through a series of workshops, participants will gain knowledge and skills in:

- Money Values & Habits
- Credit History & Credit Bureau
- Credit & Debt Management
- Why Save?
- Spending Plans (aka Budgeting)

FSS offers this financial programming in a series of four two-hour workshops. Content and series length may be tailored to meet the specific needs of your group.

Money Talks

Source Organization: Communica Dialogue and Resolution Services Society
Authors: Communica
Year of Publication: 2013
Audiences: Families
For Info Contact: Mike Collyer
 (250) 383-4412
 office@communicabc.org
Website: <http://communicabc.org/training/>

Facilitators' Guide?	Participant Materials?	Multimedia?	Teachers Available to Deliver in Victoria?
No	No	No	Yes

Resource Description:

Communica Dialogue and Resolution Services Society creates and provides workshops and classes that help people learn to communicate and manage conflict. This workshop series, which can be delivered by request to special groups, addresses how money is talked about in families as well as covering some basic topics of financial education.

Modules include:

- Collaborative Money Conversations (Budget Building, financial record keeping)
- Relationships and Money (Collaborative listening, working with financial institutions, savings)
- Credit, Debt and Productive Communications (Power and money, credit, credit reporting)

The workshops help people learn about money matters while also addressing some of the communication and family dynamics issues that can make money talk challenging.

My Money Coach

Source Organization:	Credit Counselling Society of BC
Authors:	Credit Counselling Society of BC
Year of Publication:	
Audiences:	General
For Info Contact:	Stacy Yanchuk Oleksy, Director of Education and Community Awareness (604) 636-0212 stacy@nomoredebts.org
Website:	http://www.mymoneycoach.ca/credit-counselling-society-workshops.html

Facilitators' Guide?	Participant Materials?	Multimedia?	Teachers Available to Deliver in Victoria?
No	Yes	Yes	Yes

Resource Description:

Credit Counselling Society offers a number of workshops and webinars for financial education. Their materials are accessible, realistic and delivered by instructors with a deep understanding of the issues facing people who are struggling with money. Webinars and video series can be accessed online, or educators can be requested to deliver workshops in person. (A cost applies, and instructor travel costs from Vancouver are usually involved).

Topics include:

- Budgeting (including budgeting for irregular income)
- Couples and Money
- Simple Savings
- Debt Solutions
- Food and Finance
- Organizing your Finances
- Conscious Consumerism
- Retiring without Debt
- Workplace workshops for employees on financial fitness

Ready to Rent BC

Source Organization: Ready to Rent BC
Authors: Ready to Rent
Year of Publication: 2007
Audiences: General
For Info Contact: Kate Lambert, Program Coordinator
 (250) 388-7171
 katel@readytorentbc.org
Website: <http://www.readytorentbc.net/>

Facilitators' Guide?	Participant Materials?	Multimedia?	Teachers Available to Deliver in Victoria?
No	No	No	Yes

Resource Description:

In 2007 in the Victoria region, a group of housing and service-related agencies came together to find ways of helping families both find – and keep - their housing. They purchased the Ready to Rent (US) license for British Columbia, adapted it for British Columbia laws and realities, and started running Ready to Rent courses in April 2009. On September 1, 2011, the Ready to Rent BC Society took over management of the program.

Ready to Rent BC works closely with both service providers and housing providers to support people in finding solutions to their own housing needs. This is done through a 12-hour course and one-on-one supports. Courses are offered at various locations in the Capital Regional District. As well, agencies, bands, and organizations in the CRD or elsewhere on Vancouver Island are invited to run a course for their own members. Course costs are based on a combination of subsidies available and fee for service.

Money management is covered in the context of preparing to be a tenant. Specific issues covered include:

- Learning about Money Management, Income, Credit and Finance
- Create short term and longer term financial goals
- Make a spending plan (budget)
- Examine your credit report