



Are you leaving money on the table?

There is a low update for some income benefits. For example, Canadian Revenue Canada data from 2016 shows that only one third of eligible children were registered to receive the Canadian Learning Bond. Various organizations administer benefits, which makes the search and application process more complex. Benefits change, new benefits and income supports are introduced. Your life circumstances change triggering eligibility for benefits, such as have a baby, retiring, etc.

There are several ways to find out about benefits and income supports available to you. The first one is to file your taxes even if you have a low or no income since Federal and provincial benefits are tied to reported income. You may be prompted to apply for some benefits as part of the filing process.

Though there is no one portal will let you sign up for all benefits at once, there are a few portals that will guide you to find benefits to which you might be eligible. You will still need to apply for benefits separately.

The Government of Canada website features the Canada Benefits Finder. The more questions you answer will generate a more comprehensive list of federally funded benefits to which you may be eligible. You do not need to submit any personal information and your responses are not saved or collected. How you respond to will generate a list of benefits for you to research.

The Canada Benefits Finder will also lead you to the Ontario Benefits Finder where you can search out provincial benefits responding to questions to narrow down a list of benefits to which you may be eligible.

If you are looking for a more comprehensive tool, Prosper Canada has a Benefits wayfinder. Prosper Canada is a national charity dedicated to expanding economic opportunity for Canadians. This bilingual, easy to use, plain language tool provides customized benefit recommendations based on the life circumstances of each user.

Accessible at benefitswayfinder.org, the tool provides information and resources from federal, provincial, and territorial governments, and the content is regularly updated as new information becomes available.

As with the Canada and Ontario Benefits Finder, Prosper Canada's Benefits wayfinder is designed for individuals to use on their own. The Benefits wayfinder offers users four ways to search for benefits:

- 'Starting points' to generate a quick list of suggested benefits for people in specific groups or life phases (e.g. newcomer, lost my job)
- Completing a short 'Questionnaire' which provides a list of personalized benefits
- 'Browsing all benefits' lets people search for benefits they already know about
- Selecting benefits they are already receiving lets people explore related benefits.

Frontline service providers in community agencies can also use the Benefits wayfinder to help clients identify benefits that can help boost their incomes and improve their quality of life.

You may want some help using online benefit finders. This may be the case if you do not feel confident with your digital skills, literacy skills, or if you do not have access to a computer. Perhaps your benefit search has generated a list of benefits to which you might be eligible and this list is overwhelming. Prosper Canada has partnered with Thunder Bay Counselling who can assist you with the Benefits wayfinder. Together you will generate your personalized "benefits prescription" and you will get support to apply for benefits to which you are eligible. There is no cost to you for this support, one of the services in Thunder Bay Counselling's Financial Counselling Program. You can reach them by emailing financialc@tbaycounselling.com or by calling 1-888-204-2221.

Anita Jean is Manager of Community Digital Health Equity at the NorWest Community Health Centres.