

Projects supported by the TD Financial Literacy Grant Fund in its ninth round of funding (January 30, 2014)

Aboriginal Financial Officers Association of Canada – Ottawa, ON www.foa.ca

Building on the Literature Review of Indigenous Financial Literacy in Australia, Canada, New Zealand and the United States conducted by AFOA Canada in 2013, this project focuses on the development of an Aboriginal financial literacy framework in Canada. AFOA Canada will engage Aboriginal peoples and organizations to conduct a financial literacy needs assessment across the life cycle and life events using online data collection instruments, focus group sessions, and informant interviews.

Agincourt Community Services Association – Scarborough, ON www.agincourtcommunityservices.com

Agincourt Community Services Association will support low-income individuals and groups towards increasing their financial knowledge through the Financial Advocacy and Problem-Solving Project. The project provides one-on-one financial coaching and group workshops, and leads the development of the East End Financial Literacy Network, comprised of Scarborough-based community agencies involved in financial literacy service delivery. It will also train agencies on how to begin financial literacy work with clients and how to run effective income tax clinics, thus creating a larger base of financial literacy services within Scarborough.

Calgary Immigrant Women's Association – Calgary, AB www.ciwa-online.com

The project focuses on increasing the financial literacy of low income immigrant women who are over-qualified yet underemployed. Calgary Immigrant Women's Association (CIWA), in partnership with Alberta Network of Immigrant Women (ANIW), will deliver workshops and one-on-one consultations that increase client knowledge, skills and ability to understand, analyze and use information to make informed financial decisions.

Canadian Foundation for Economic Education - Toronto, ON www.cfee.org

The Mayor's Financial Literacy Workshop Series will create a model for working with local mayors and civic officials to offer and provide workshops (along with accompanying support resources) for local citizens with particular focus on the needs of vulnerable seniors. The program will identify key local needs and create workshops that align with local needs.

Catholic Crosscultural Services – Toronto, ON www.cathcrosscultural.org

This project will assist newcomers (especially homebound women, seniors and youth) to develop and enhance financial literacy and budget management skill. Through a train-the-trainer approach, training volunteers, and equipping settlement workers with financial literacy knowledge, financial literacy will be integrated into settlement service delivery.

Chilliwack Community Services – Chilliwack, BC www.comserv.bc.ca

Chilliwack's Financial Literacy Project will provide financial literacy learning opportunities and increased knowledge for Chilliwack's low income and economically disadvantaged citizens by researching, creating, promoting and sustaining a systematic continuum of financial literacy programs and services

across the community. Participants in these programs will include: individuals with low literacy levels; new immigrants; families with low incomes; people on fixed incomes; unemployed citizens; vulnerable youth transitioning to adulthood; and on and off reserve Aboriginal citizens.

Eva's Initiatives for Homeless Youth – Toronto, ON www.evasinitiatives.com

This project will review, refine, and deliver financial literacy training for homeless and at-risk youth residing at the three shelters run by Eva's Initiatives. Each youth residing at one of Eva's shelters will participate in mandatory training on a regular basis through experiential, interactive workshops designed to increase their understanding of the banking system, budgeting, debt reduction, savings, income tax and credit. A comprehensive set of outcome-oriented financial literacy modules will be created and shared with youth-serving organizations in Toronto and nationally.

Jewish Family Services – Edmonton, AB www.jfse.org

A six-week financial literacy course for low-income newcomers will be designed and delivered. This course will be formed to best serve four distinct ethnic groups in the Edmonton community: Sudanese, Somali, Karen and Russian newcomers.

Kitchener-Waterloo Multicultural Centre – Kitchener, ON www.kwmc.on.ca

Financial literacy training will be provided to settlement workers at four local settlement agencies, enabling an annual reach of approximately 1000 newcomers. A guide of resources and services will be created and shared with these local settlement agencies as a referral tool to aid in understanding financial issues. The modified curriculum will be shared with over 226 members of the Ontario Council of Agencies Serving Immigrants (OCASI).

La Passerelle Intégration et Développement Economiques – Toronto, ON
www.passerelle-ide.com

This project will build a program of training and awareness towards improving financial literacy among francophone racial minority immigrants and newcomers. Frontline staff will be trained using culturally appropriate materials in order to meet the needs of our community. Delivery methods will include workshops, videos, guides, individual counseling, forums, and social media interaction.

Saskatchewan Literacy Network Inc. – Saskatoon, SK www.sk.literacy.ca

The Saskatchewan Literacy Network (SLN) will develop and deliver a trainer-focused financial literacy program for agencies working with newcomers. "The Cultural Foundations for Financial Literacy" program will focus on mentorship, incorporating input from newcomers to provide Saskatchewan agencies with the knowledge and skills to deliver basic financial literacy training to their clients.

Silent Voice Canada Inc. – Toronto, ON www.silentvoice.ca

This project will adapt existing financial literacy education for the Deaf audience, providing it in American Sign Language environment and targeting it to the learners' current understanding and learning style. It will provide the opportunity for Deaf low-income and economically disadvantaged adults to participate in courses and practice with hands-on application of new skills.

Toronto Centre for Community Learning & Development – Toronto, ON www.tccltd.org

The United Nations Award-winning “Youth Empowering Parents (YEP)” will be adapted to train and allow volunteer youth to provide one-on-one financial literacy training within their communities. The youth will be able to train and help both youth and adults in their mother tongues.

YES Employment Services – Thunder Bay, ON www.yesjobsnow.com

This project focuses on low income earners who require financial skills to make ends meet. Basic financial literacy training will contribute to their financial and independent living success as they transition to employment.

YWCA Moncton - Moncton, NB www.ywcamoncton.com

This project will develop and deliver a financial literacy program, using small-group adult learning workshops, coaching, and case management, to assist women accessing social assistance and other public economic support programs.

YWCA St. Thomas Elgin - St. Thomas, ON www.ywcastthomaselgin.org

YWCA St. Thomas Elgin will implement a comprehensive financial literacy program that builds economic stability for low income residents of rural Elgin County. The program will focus on traditional financial literacy outputs but also train participants in broader, longer-term concepts of "financial capability". This will involve creating a long-term goal to increase: financial resources, ability to self-advocate, ability to navigate complicated systems, and participation in civic engagement.

Projects supported by the TD Financial Literacy Grant Fund in its eighth round of funding (September 20, 2013)

BC Association of Aboriginal Friendship Centres – Victoria, BC www.bcaafc.com

BCAAFC will design and deliver financial literacy programs and services with the Victoria and Prince George Native Friendship Centres. A pan-BC native friendship centre curriculum and delivery system will be created.

Canadian Literacy and Learning Network – Ottawa, ON www.literacy.ca

In consultation with several aboriginal organizations working at the provincial level, this project will create online curricula, tools, and resources for aboriginal-serving organizations.

Carrefour jeunesse-emploi de Côte-des-Neiges – Montreal, QC www.cjecdn.qc.ca

MONEY-MONNAIE project is a financial literacy workshop delivery project for youth from the low-income visible-minority communities in the Côte des Neiges and Notre Dame de Grace districts of the Greater Montreal area. Carrefour will work with youth from 35 community organizations.

Catholic Family Services of Hamilton – Hamilton, ON www.cfshw.com

Skills For Succe\$\$: Strengthening Families and Finances is an eight-week after-school program for low-income families living in Hamilton's identified Code Red neighbourhoods. The program utilizes and educates the whole family to reduce the risk of generational poverty.

Causeway Work Centre – Ottawa, ON www.causewayworkcentre.org

A capacity-building program will be piloted to train approximately 50 settlement staff, from Ottawa's two largest settlement organizations, to deliver a proven curriculum to newcomers to Canada.

Family & Children's Services of Guelph and Wellington County – Guelph, ON www.fcsgw.org

This project capitalizes on an existing program. It will be designed to provide youth in out-of-home care with the financial literacy skills, knowledge, tools, and resources necessary as they transition into adulthood.

Focus for Ethnic Women Waterloo Region Inc. – Waterloo, ON www.few.on.ca

FEW will adapt a proven curriculum and leverage local resources to develop and deliver training to enable immigrant women to independently navigate the Canadian financial system.

Prince George Native Friendship Centre Society – Prince George, BC www.pgnfc.com

PGNFC will design and deliver financial literacy programs and services with the Victoria Native Friendship Centre and the BC Association of Aboriginal Friendship Centres. A pan-BC native friendship centre curriculum and delivery system will be created.

Yellow Brick House – Richmond Hill, ON www.yellowbrickhouse.org

Yellow Brick House will continue to empower South Asian immigrant women in York Region to address and overcome their top self-identified barriers to financial literacy. This project will deliver in-depth courses.

St. Michael's Hospital Academic Family Health Team – Toronto, ON

Income is a key determinant of health and low financial literacy is a risk factor for being low income. A clinical study will be undertaken with 150 people receiving financial literacy intervention and a 150-person randomized control group not receiving intervention. The clinical setting will provide a controlled study of this aspect of social determinants of health.

The Community Training & Development Centre – Cobourg, ON www.ctdclearningplace.com

This project examines mentorship as a method to increase financial literacy. Fifty volunteer mentors from Cobourg/Port Hope, the Alderville First Nations community, and Peterborough will be trained in mentorship and financial literacy skills for onward delivery to community residents.

The Elizabeth Fry Society of Ottawa – Ottawa, ON www.efryottawa.com

The project will offer financial literacy group workshops to economically disadvantaged women and also, include one-to-one support.

The John Howard Society of Fredericton – Fredericton, NB

This project delivers an in-depth course and individual coaching through an existing curriculum and experienced staff. Links will be made into existing employment and housing programs.

First Work – Toronto, ON www.firstwork.org

This project will delve into shared experiences as a motivating force to encourage financial literacy among youth. Twenty-five videos will be created by youth from ten communities which will be shared through First Work.

Victoria Native Friendship Centre – Victoria, BC www.vnfc.ca

VNFC will design and deliver financial literacy programs and services with the Prince George Native Friendship Centre and the BC Association of Aboriginal Friendship Centres. A pan-BC native friendship centre curriculum and delivery system will be created.

Warden Woods Church and Community Centre – Scarborough, ON www.wardenwoods.com

The Warden Woods Financial Literacy Series will provide community members from across Southwest Scarborough with the opportunity to expand their financial acumen through an in-depth series of training sessions, in five languages.

Windsor Women Working With Immigrant Women – Windsor, ON www.wwwiw.org

This financial literacy workshop delivery series will benefit newcomers in the Windsor-Essex community by empowering them to make informed and educated financial decisions.

WOTCH Community Mental Health Services - My Sisters' Place – London, ON

www.mysistersplacelondon.ca

This project will create curricula for women, including one specific to the needs of aboriginal women. The workshops will be delivered with community partners.

Projects supported by the TD Financial Literacy Grant Fund in its seventh round of funding (May 16, 2013)

Aboriginal Centre for Leadership and Innovation – Fort St. John, BC www.nenas.org

The Centre will undertake training 50 trainers in eight First Nation bands and communities in North-eastern British Columbia. Through collaboration among the communities, these trainers will deliver widespread financial literacy training.

Association coopérative d'économie familiale du Centre de Montréal – Montréal, QC www.option-consommateurs.org

Option consommateurs will leverage its experience working in Nunavik to work with Inuit people in northern Quebec and Montreal. Multimedia educational guides will be produced and distributed in Inuktitut, French, and English.

Boys and Girls Clubs of Canada – Toronto, ON www.bgccan.com

Working on a joint project with The Social Research and Demonstration Corporation, B&G Clubs of Canada will focus on financial literacy's effect on post-secondary education. The project will include the participation of 400 youth in 35 communities across Canada. Online module testing will be incorporated, with the eventual goal of rolling out a program through 99 B&G Clubs in Canada.

Community YWCA of Muskoka - Bracebridge, ON www.ywcamuskoka.com

Through financial literacy workshops and webinars, the Community YWCA will assist nearly 400 women in six rural communities.

Credit Counselling Service of Sault Ste. Marie and District – Sault Ste. Marie, ON www.creditcounsellingssm.ca

CCS will conduct financial literacy workshops for over 400 people as well as produce and distribute 7000 workbooks.

Girls Incorporated of Limestone, Algonquin and Lakeshore – Kingston, ON www.girlsinlimestone.ca

Girls Inc. will focus on building knowledge for young mothers through financial literacy workshops and individual counseling and mentoring.

Immigrant and Refugee Community Organization of Manitoba (IRCOM) Inc. – Winnipeg, MB www.ircom.ca

IRCOM will continue to build its supports for newcomers through training trainers and community leaders, translation of materials for ongoing work, and delivery of financial literacy workshops.

John Howard Society of Ottawa – Ottawa, ON www.jhsottawa.ca

JHS Ottawa will focus its efforts at the intersection of its work with the criminal justice system and homelessness. Through integrating financial literacy into its current, intensive counseling and mentoring programs, JHS will help men who are homeless to become more independent.

Neighbour to Neighbour Centre – Hamilton, ON www.n2ncentre.com

Neighbour to Neighbour will offer financial literacy programming for people living in poverty. It will expand the curriculum that it currently offers to women's groups. Second, it will provide a training series to community counsellors who work directly with its foodbank clients. As well, it will use trained staff to bring financial literacy activities to a small group of at-risk youth as a pilot.

**Prince George Aboriginal Business Development Association – Prince George, BC
www.abdc.bc.ca**

The ABDA will offer financial literacy courses in four communities in its region. In addition to the workshops, it will help participants develop new banking arrangements.

The Elizabeth Fry Society, Toronto Branch – Toronto, ON www.efrytoronto.org

The Elizabeth Fry Society will increase the financial literacy of 250 women who are, have been or are at risk of being in conflict with the law by offering gender-responsive educational workshops, groups, and one-on-one sessions. The one-on-one sessions will be emphasized and interactive internet sites will be used to increase learning.

YMCA-YWCA of the National Capital Region – Ottawa, ON www.ymcaywca.ca

Working on a joint project with The Union Mission for Men, “Money Made Sense” will focus on persons at risk of homelessness, reaching over 350 individuals in the Ottawa region. The workshop-based program will leverage each organization’s expertise and experience working with poverty issues in the region.

The Social Research and Demonstration Corporation - Ottawa, ON www.srdc.org

Working on a joint project with Boys and Girls Clubs of Canada, SRDC will focus on financial literacy’s effect on post-secondary education. The project will include the participation of 400 youth in 35 communities across Canada. Online module testing will be incorporated, with the eventual goal of rolling out a program through 99 B&G Clubs in Canada

The Union Mission for Men - Ottawa, ON www.ottawamission.com

Working on a joint project with The Ottawa Young Men's and Young Women's Christian Association, “Money Made Sense” will focus on persons at risk of homelessness, reaching over 350 individuals in the Ottawa region. The workshop-based program will leverage each organization’s expertise and experience working with poverty issues in the region.

United Way of Bruce Grey - Owen Sound, ON www.unitedwayofbrucegrey.com

UW of Bruce Grey will deliver a youth-focused program of intensive workshops. In addition it will undertake workshops with parents and train staff at several community organizations.

Projects supported by the TD Financial Literacy Grant Fund in its sixth round of funding (January 31, 2013)

Afghan Women's Counselling and Integration Community Support Organization – Toronto, ON www.afghanwomen.org

Afghan Women's Organization's project will focus on integrating financial literacy training into its settlement program through a train-the-trainer approach for its counselors.

Calgary Immigrant Educational Society – Calgary, AB www.immigrant-education.ca

CIES will use its Money Smart financial literacy project to assist adult newcomers to Calgary who are primarily jobless or employed in low-income jobs. The training for newcomers will take the form of workshops and one-to-one coaching.

Canadian Association of Family Resource Programs - Ottawa, ON www.frp.ca

CAFRP will focus on low-income families with young children in this outreach and training project. Using a webinar methodology, forty practitioners in communities across Ontario will be trained. As well, a two-day, national train-the-trainer seminar will be conducted for twenty practitioners. CAFRP will also use its website as an information and networking focal point for family resource programs.

Common Ground Co-operative Inc. – Toronto, ON www.commongroundco-op.ca

Through training frontline providers, Common Ground will expand the reach of its financial literacy program for developmentally-disabled people.

Community Futures Manitoba Inc. – Winnipeg, MB www.cfmanitoba.ca

Community Futures will focus its financial literacy education work on rural people with disabilities and health conditions. In addition to producing and distributing 10,000 copies of a plain language financial literacy booklet, CF will conduct train-the-trainer workshops for service providers in twelve communities and deliver onward training of clients.

Community Sector Council Newfoundland and Labrador – St. John's, NL www.communitysector.nl.ca

With a specific focus on youth and families, CSC will increase the capacity of community organizations (especially in regions outside St. John's) to build financial literacy skills among economically disadvantaged individuals. The project will be effected through research/surveys, skill-building events in three regions, and training workshops.

Community Social Planning Council of Greater Victoria – Victoria, BC www.communitycouncil.ca

This project will strengthen the overall delivery of financial literacy programs and services in the Capital Region of BC for low-income individuals. Outputs will include a Greater Victoria Area curriculum, a resource map for the area, and ongoing training of trainers.

DAREarts Foundation Inc. – Palgrave, ON www.darearts.com

DAREarts Foundation, through the shared knowledge of teachers, arts professionals and financial leaders, will use the arts to unlock the world of money for youth most at risk of financial hardship. An arts-based practical and experiential financial literacy curriculum will be devised that can be incorporated within the organization's core Toronto program. The outcome will be used as a model to be adapted in partnership with urban and remote communities across Canada.

Elizabeth Fry Society of Edmonton – Edmonton, AB www.efryedmonton.ab.ca

The Elizabeth Fry Society of Edmonton will expand its Me and Money financial literacy program to smaller communities in and around Edmonton, especially targeting Aboriginal women. The program will provide in-depth training and support of six to twelve weeks in duration, depending on the needs of each client group.

Elizabeth Fry Society of Greater Vancouver – Vancouver, BC www.elizabethfry.com

The Elizabeth Fry Society of Greater Vancouver will undertake a project in three phases. Through a partnership with Family Services of Vancouver, four-week Money Skills workshops will be taught, as well as the established Bridges Out of Poverty program. The project will also develop community mentoring for ongoing client support through participation by community volunteers with financial backgrounds.

Flemingdon Health Centre - Toronto, ON www.fhc-chc.com

Flemingdon Health Centre will train a group of community residents from diverse ethnic backgrounds to deliver financial literacy programs in eight different languages. Community residents will adopt the role of peer ambassadors and will be trained in the basics of adult learning and financial literacy. Peers will deliver a five-week financial literacy program that will support low-income groups among newcomer families, seniors, women and youth.

Goodwill Industries - Essex Kent Lambton Inc. - Sarnia, ON www.goodwillekl.com

The Goodwill "Money Works" financial literacy program will be delivered as a four-week course designed to help people break the cycle of poverty. Through partnering with several community agencies, Goodwill will focus on people and families working in low-wage employment.

Houselink Community Homes - Toronto, ON www.houselink.on.ca

Houselink will train service providers and clients in an eight-week financial literacy course designed to help people with severe and persistent mental illness. The program will incorporate a peer-support model for ongoing training and assistance to clients.

Jane/Finch Community and Family Centre - Toronto, ON www.janefinchcentre.org

Jane/Finch Community and Family Centre's project will enhance the financial literacy knowledge base of low-income people, including those who are Spanish-speaking, through one-to-one support, the provision of workshops, training youth and settlement workers, and building the capacity of staff at three partner agencies. This project will include championing a network related to financial literacy in the north-west of the Greater Toronto Area.

Jewish Vocational Service of Metropolitan Toronto - Toronto, ON www.jvstoronto.org

JVS's existing program has been adapted to provide better understanding of money management for youth, newcomers, women in transition, the elderly, and persons with disabilities. Lessons for Life consists of a comprehensive curriculum of over 40 financial topics/modules delivered via workshops and one-to-one financial counseling to JVS clients.

Operation Springboard - Toronto, ON www.operationspringboard.on.ca

The program will be delivered using Operation Springboard's Community Learning HUB - a digitally-based platform of skills training - in seven sessions and 36 play-based exercises. This program is geared towards at-risk young people living in priority neighbourhoods in Scarborough.

Relais-femmes - Montréal, QC www.relais-femmes.qc.ca

Relais-femmes will undertake a Quebec-wide, retirement-focused program for low-income women. Through the course of the project, train-the-trainer workshops will be delivered, a retirement planning handbook will be produced, a facilitator handbook will be produced, and over 300 participants will have been trained.

Secwepemc Cultural Education Society - Kamloops, BC www.secwepemc.org

SCES will deliver eight-week workshops to Aboriginal youth and adults in the Secwepemc region. The program will also be given in more rural and remote communities of the region.

The Adventure Group & Women's Network PEI - Charlottetown, PEI www.wnpei.org

In this joint project of two different PEI-based organizations, a ten-week financial literacy course will be developed and delivered to clients in eight existing employability training programs across PEI, as well as female inmates in the Provincial Correctional Center. Further, individual coaching will be made available to clients.

The St. Christopher House - Toronto, ON www.stchristhouse.org

This project integrates direct service and capacity development, both in group-based financial literacy programming and in service delivery to low-income self-employed people. Also, a financial literacy lens will be brought to a research project aimed at better understanding and making social policy recommendations about the underground economy, a broader view of the labour market, and financial options for low income people.

The YWCA of St. Catharines - St. Catharines, ON www.ywcaniagararegion.ca

The YWCA Niagara Region's Changing Cents will deliver in-depth, eight-week financial literacy workshops, and will expand its program to include one-to-one counseling and coaching.

WoodGreen Community Services - Toronto, ON www.woodgreen.org

WoodGreen will meet the financial literacy needs of low-income seniors in seven Toronto Community Housing buildings in East Toronto and 3-4 seniors-specific community groups. A series of workshops will be delivered targeting the necessary financial decisions and planning needed for low-income seniors to be secure.

Projects supported by the TD Financial Literacy Grant Fund in its fifth round of funding (September 20, 2012)

READ Saskatoon – Saskatoon, SK www.READSaskatoon.com

READ Saskatoon will develop community partnerships to customize and deliver financial literacy workshops to at least 400 participants in Saskatoon over 2 years.

The Further Education Society of Alberta – Calgary, AB www.nald.ca/fesa

Utilizing FESA's existing partnerships and a proven curriculum, three-day train-the-trainer workshops will be offered to 80 facilitators across Canada. The training will focus on adults with low literacy.

Women's Centre of York Region – Newmarket, ON www.wcyr.ca

The Women's Centre's current financial literacy program will be expanded with the creation of new tools and supports, expanded partner locations, one-to-one coaching, and an in-depth 6-week program. The financial literacy work will be integrated into its job readiness and self-employment programs.

Aboriginal Financial Officers Association of Canada - Ottawa, ON www.afoa.ca

The AFOA will conduct a literature review and produce a research report relating to the current state of Aboriginal financial literacy in Canada with comparisons against the United States, Australia, and New Zealand. The intent is to identify relevant, existing financial literacy education and training programs relating to Aboriginal children, adolescents, adults and elders; and to propose approaches best suited to address Canadian Aboriginal financial literacy priorities.

Centre for Entrepreneurship Education & Development – Halifax, NS www.ceed.ca

CEED will deliver an existing financial literacy curriculum to 30 community organizations in the Halifax region. Through integration of the work into the partner organizations' programs and assistance in post-training support, CEED will focus on developing sustainable financial literacy programming in the region.

Action Jeunesse St-Pie X de Longueuil inc - Longueuil, QC www.kekpart.com

Through the integration of financial literacy education with other life skills training, Action Jeunesse will develop an intervention project for the personal and social development of youths who frequent youth centres.

Access Alliance Multicultural Health and Community Services – Toronto, ON www.accessalliance.ca

Access Alliance will survey community-identified needs to create tailored and accessible financial literacy training for marginalized newcomers in two priority neighbourhoods in Toronto. Using a community-based peer model, the surveys and training will be conducted by residents of these neighbourhoods.

Stella Burry Community Services – St. John's, NL www.stellaburry.ca

Stella Burry will develop, implement, and evaluate an innovative financial literacy program for low income and economically disadvantaged women who have complex needs. Its aim is to integrate financial literacy education with life skills learning.

Women's Enterprise Skills Training of Windsor - Windsor, ON www.westofwindsor.com

The “Right on the Money” Financial Literacy and Goal-setting Program will deliver a 12-week course for visible minority immigrant women. The focus will be to assist newcomers to become wise consumers and to make good decisions under financial stress.

Actions interculturelles de développement et d'éducation (AIDE) – Sherbrooke, QC
www.aide.org

AIDE will conduct train-the-trainer workshops for leaders from different cultural communities in the Sherbrooke area. These peer trainers will then give financial education training within their own communities.

Central Valley Adult Learning Association – Oromocto, NB www.cvala.ca

CVALA's program will provide financial literacy education to low-income and economically disadvantaged adults in communities in rural New Brunswick. CVALA will employ the established network of partner sites developed from its Digital Literacy program.

Youth Employment Services YES - Toronto, ON www.yes.on.ca

YES, in partnership with Students In Free Enterprise (SIFE), Ryerson University, will deliver the \$start \$mart program to at-risk youth in the Weston-Mount Dennis priority neighbourhood of Toronto. \$start \$mart is an award-winning financial literacy education program created by SIFE students that provides young people with financial education skills.

Projects supported by the TD Financial Literacy Grant Fund in its fourth round of funding (February 2, 2012)

Toronto Foundation for Student Success - Toronto, ON www.studentsuccess.ca

A 10-week after school financial literacy program will be created and integrated into the successful "Beyond 3:30" program serving grade 6, 7 and 8 at-risk youth in 13 priority school communities to build a foundation upon which they can navigate a lifetime of financial choices.

Young Women's Christian Association – Vancouver, BC www.ywcavan.org

Through group sessions and individual support, the YWCA Crabtree Corner Financial Literacy program will enable marginalized young mothers recovering from addictions to build knowledge, skills, and confidence to access financial services available to them and ultimately make informed financial choices.

Coalition des associations de consommateurs du Québec - Montréal, QC www.cacq.ca

Recipient of the 2009 award from the Office de la protection du consommateur, "Dans la marge jusqu'au cou!" is an educational and awareness campaign on credit and debt which offers a wide variety of activities dealing with financial literacy. This campaign to promote debt prevention reaches more than 1 million consumers in Quebec each year.

K-W Working Centre for the Unemployed - Kitchener, ON www.theworkingcentre.org

The Outreach Pilot will include delivery of financial literacy education through a drop-in clinic and appointments for low-income and at-risk individuals.

Vecova Centre For Disability Services & Research - Calgary, AB www.vecova.ca

To increase accessibility to financial literacy education for persons with disabilities in Alberta, Vecova will create a 24-month project to: (a) deliver Momentum's plain language version of their Financial Literacy Education workshop to persons with disabilities within the Calgary region, and (b) create, test and evaluate the most appropriate train-the-trainer approach specific to Alberta's Community Disability Services sector.

Ontario Federation of Indian Friendship Centres - Toronto, ON www.ofifc.org

The OFIFC will develop and deliver a 3-day Financial Lifeskills Training for Trainers workshop for Aboriginal Friendship Centre workers in Ontario.

NWT Literacy Council - Yellowknife, NT www.nwtliteracy.ca

NWT Literacy Council staff will be trained to deliver the Canadian Centre for Financial Literacy's financial literacy workshops for initial delivery in Yellowknife. This project will enable the staff to deliver the workshops in fifteen rural and remote communities throughout the NWT.

The Learning Disabilities Association of Peterborough - Peterborough, ON www.ldaptbo.com

A financial literacy program for low-income Learning Disabled and/or ADHD adults and youth will assist them in developing their own financial skills, establish their own financial management confidence, and encourage them to set goals for financial security and independence.

Healthy Aboriginal Network - Courtenay, BC www.thehealthyaboriginal.net

The Healthy Aboriginal Network will research, produce, and distribute a culturally-appropriate comic book about fundamental financial skills to Aboriginal youth and communities across Canada.

Pathways to Education Canada - Toronto, ON www.pathwaystoeducation.ca

Pathways Regent Park will partner with George Brown College to develop a financial literacy app/game for use on multiple platforms (smart phones, PCs, etc) for youth in low-income communities enabling them to develop financial skills, knowledge and confidence.

Credit Counselling Services of NL & Labrador - St. John's, NL www.creditanddebtsolutions.ca

Building on recent collaborative work and research into financial literacy, this project will develop a strategic program model that will enhance awareness and uptake of financial information and services for low-income and other economically disadvantaged individuals in Newfoundland.

St. Joseph Immigrant Women's Centre - Hamilton, ON www.stjosephwomen.on.ca

The "Your Money Your Future: Financial Literacy Course" will deliver a 6-week, 36-hour workshop that supports newcomer women in developing their capacity, knowledge and confidence to set and achieve financial goals, make informed financial decisions, and respond to changing financial circumstances.

Centre de services éducatifs populaires du Haut-Saint-François – East Angus, QC
www.csep-hsf.org

A training program will be developed to allow adults with low levels of education who are economically disadvantaged to acquire knowledge and develop prudent and responsible financial behaviour in regard to financial products.

Youth Employment Assistance Headquarters - Brockville, ON www.eecentre.com

The Money Smarts program will bring e-learning to economically vulnerable and disadvantaged people in rural communities by building online counselling and multimedia learning materials that address financial literacy issues such as budgeting, consumer education, borrowing, and saving.

University Settlement - Toronto, ON www.universitysettlement.ca

University Settlement will develop a program focused on teaching economically disadvantaged individuals basic financial literacy skills in order to apply those skills to the practice of running a small-scale community business.

Projects supported by the TD Financial Literacy Grant Fund in its third round of funding (August 3, 2011)

British Columbia Council for Families - Vancouver, BC www.bccf.ca

BCCF-affiliated family-serving professionals will be trained in 50 communities across BC to deliver financial literacy.

Eva's Initiatives for Homeless Youth - Toronto, ON www.evasinitiatives.com

A capacity-building program will help this organization deliver financial literacy tools, supports, counseling, and programming to street-involved youth.

Saint John Community Loan Fund - Saint John, NB www.loanfund.ca

A financial coaching program will be piloted and the geographic reach of an existing workshop program will be extended.

Welcome Inn Community Centre - Hamilton, ON www.welcomeinn.ca

Financial literacy will be integrated into children's programs using an existing third-party curriculum, combined with an applicant-funded matched savings program.

Burnside Gorge Community Association - Victoria, BC www.burnsidegorge.ca

A proven poverty-reduction program employing financial literacy will be continued using Family Services of Greater Vancouver's Money Skills program.

Canadian Mental Health Association, Ottawa Branch - Ottawa, ON www.cmhaottawa.ca

Financial literacy training and capacity building will be added to an existing Banking Accessibility Program.

Union des consommateurs - Montreal, QC www.consommateur.qc.ca/union

The best practices for teaching financial literacy to seniors in Quebec will be researched and documented.

Operation Come Home - Ottawa, ON www.operationcomehome.ca

A research project will examine the impact (school, work, housing) of financial literacy training on at-risk and homeless youth.

Red Deer Family Services Bureau - Red Deer, AB www.fsca.ca

Financial literacy programming will be provided to economically disadvantaged families with young children in 9 rural communities.

Hanna and District Association for Lifelong Learning - Hanna, AB www.hannallearning.com

Onsite and videoconferenced training will be provided to economically disadvantaged rural Albertans.

Agincourt Community Services Association - Toronto, ON

www.agincourtcommunityservices.com

A voluntary trusteeship program combined with individual and group financial literacy counseling will be started.

Projects supported by the TD Financial Literacy Grant Fund
in its second round of funding (January 31st, 2011)

Antigonish Women's Resource Centre & Sexual Assault Services Association - Antigonish, NS
www.antigonishwomenscentre.com

A coordinated, community-based financial literacy program will be developed and implemented for women in rural, northeastern NS.

Carrefour Jeunesse-Emploi de Cote-des-Neiges - Montreal, QC www.cjecdn.qc.ca

An established, educational financial literacy and leadership program will be expanded for visible minorities and at-risk youth.

Edmonton John Howard Society - Edmonton, AB www.johnhoward.org

A financial literacy program will be provided as a new component of an existing academic, employment preparation & placement, and life management service for adults who experience multiple barriers to learning.

Entraide budgetaire Ottawa - Ottawa, ON www.ebottawa.org

Workshops will be developed and delivered in English and in French: an 'express' financial literacy curriculum and an in-depth course to train people that work with vulnerable women.

Family Enrichment & Counselling Services Fredericton Inc. - Fredericton, NB
www.familyenrichment.ca

A financial literacy seminar will be developed and delivered to complement an existing credit counselling program for lower income families.

Girls Incorporated of Durham - Ajax, ON www.girlsinc-durham.org

Young girls will participate in a financial literacy program as part of March Break and Summer camps.

PARO Centre for Women's Enterprise - Thunder Bay, ON www.paro.ca

A proven curriculum will be delivered to women in rural and remote communities through video-conferencing, an e-learning network and a mobile training van.

PEACH - Promoting Education and Community Health - Toronto, ON www.peachyouth.org

Community-based research will be used to pilot an innovative youth-centered program in the Jane and Finch community.

Supporting Employment and Economic Development Winnipeg Inc. - Winnipeg, MB
www.seedwinnipeg.ca

Community-based educators will be trained to deliver financial literacy supports in the language of clients from war-affected ethno-cultural communities.

Tl'azt'en Nation - Fort St. James, BC www.tlazten.bc.ca

A pilot financial literacy project will be developed and delivered in seven First Nation communities.

Projects supported by the TD Financial Literacy Grant Fund in its first round of funding (July 31st, 2010)

Adsum Association for Women and Children - Halifax, NS www.adsumforwomen.org

Financial literacy workshops will be delivered to financially marginalized women living in safe shelters and supportive housing.

BC Centre for Elder Advocacy and Support - Vancouver, BC www.bcceas.ca

Seniors and senior-serving professionals will be trained to deliver previously developed financial literacy workshops to isolated seniors throughout British Columbia.

Battered Women's Support Services Association (BWSS) - Vancouver, BC www.bwss.org

A financial literacy curriculum will be integrated into support group programs for female survivors of domestic violence and train-the-trainer sessions will be conducted with other organizations in BC.

Centre for Addiction and Mental Health (CAMH) - Toronto, ON www.camh.net

A successful pilot project will be expanded to train frontline staff and clinicians across the organization to deliver an effective curriculum to clients.

Canadian Foundation for Economic Education (CFEE) - Toronto, ON www.cfee.org

A financial literacy learning pilot program in the workplace will be developed which can be expanded and duplicated in workplaces across Canada.

Cariboo Chilcotin Partners for Literacy Society - Williams Lake, BC www.ccpliteracy.com

New phases of existing financial literacy programs for low income people will be collaboratively developed with education and service providers, businesses and First Nations and shared with the broader community.

Centre for Equality Rights in Accommodation (CERA) - Toronto, ON www.equalityrights.org/cera

Peer-to-peer learning exchanges will be developed and implemented in seven communities across Canada, the results of which will be included in a handbook and online video series for organizations serving low income households.

Community Financial Counseling Services - Winnipeg, MB www.cfcs.mb.ca

Financial literacy materials will be developed and delivered to improve access to, and knowledge of, the range of financial resources available to meet the needs of disabled people, their care providers, and people with chronic or terminal illness.

Community Sector Council - St. John's, NL www.envision.ca

Existing delivery methods of financial management information will be broadened for economically disadvantaged people in urban and rural areas in Newfoundland through collaboration with community groups, consumers, government and professionals.

Jewish Vocational Service (JVS) - Toronto, ON www.jvstoronto.org

Newcomers to Canada and economically disadvantaged youth will participate in workshops and receive one-to-one counseling in centres in Toronto and York Region.

KW Counselling Services - Kitchener, ON www.kwcounselling.com

Abused women, including immigrant women, will have access to interactive e-modules and financial literacy workshops through several multicultural service agencies in the Waterloo Region.

Momentum Community Economic Development Society - Calgary, AB www.momentum.org

Low income people in Calgary will participate in proven financial literacy workshops as well as personal money coaching sessions.

North York Community House - Toronto, ON www.nych.ca

Newcomer women in communities in northwest Toronto will participate in a proven financial literacy program and a newcomer peer training/learning model will be piloted.

Option consommateurs - Montréal, QC www.option-consommateurs.org

An educational multimedia kit, including short videos produced by youth, will be developed and distributed to youth at risk in schools as well as community organizations in Montréal's inner city.

PHS Community Services Society - Vancouver, BC

Marginalized residents of Vancouver's downtown eastside will be provided with one-on-one financial education through Pigeon Park Savings, a community bank.

The Elizabeth Fry Society - Toronto, ON www.efrytoronto.org

Gender-responsive educational groups will be formed to deliver a highly-tailored financial literacy curriculum and counseling to women in conflict with the law, both in the community and in local and federal prisons.

The St. Christopher House - Toronto, ON www.stchrishouse.org

Low income people in downtown west Toronto will have increased access to, and use of, financial information, the lessons from which will contribute to government policy development.

Womanspace Resource Centre Society - Lethbridge, AB www.womanspace.ca

Women facing barriers accessing mainstream financial services in southern Alberta will participate in one-to-one counseling and financial literacy workshops, including the use of an Aboriginal women-specific manual.

Woodgreen Community Services - Toronto, ON www.woodgreen.org

A coordinated approach will be developed to integrate current financial literacy initiatives into all service groups and programs of the organization.