

SIXTEEN COMMUNITY ORGANIZATIONS AWARDED \$1.1 MILLION IN GRANTS FROM TD FINANCIAL LITERACY GRANT FUND

TORONTO, July 8, 2014 – Prosper Canada is pleased to announce that 16 community organizations have been awarded a total of \$1.1 million through the concluding round of its TD Financial Literacy Grant Fund.

The TD Financial Literacy Grant Fund is administered by Prosper Canada and supports organizations that deliver financial literacy programming to people living in low income and economically disadvantaged circumstances across the country. This is the final granting round of the Fund which will end, as scheduled, in December 2015.

“The TD Financial Literacy Grant Fund has helped to build a distinct and growing financial literacy field in Canada, providing much needed support to organizations serving at-risk groups,” said Elizabeth Mulholland, Chief Executive Officer, Prosper Canada. “In addition to supporting accessible financial literacy education, the Fund has served as a catalyst for new approaches that have strengthened community financial literacy programs across the country.”

The funding provided to this final group of recipients will support the development and delivery of financial education and support programs for homeless youth, Aboriginal peoples, newcomers, deaf people, women, and seniors.

“We have been proud to support the TD Financial Literacy Grant Fund for the last five years. Through Prosper Canada, it has helped a number of programs to reach Canadians who are looking to acquire financial skills and knowledge,” said Scott Mullin, Vice President, Community Relations, TD Bank Group. “Regardless of background, everyone should have access to information and education to help them better their lives financially.”

Since its inception, the TD Financial Literacy Grant Fund has awarded approximately \$10.4 million to 140 community organizations across Canada. Grants are awarded for innovation, research and development, and strategic program development in the area of community-based financial literacy.

“Thanks to the TD Financial Literacy Grant Fund, Calgary Immigrant Women’s Association, in partnership with the Alberta Network of Immigrant Women, will be able to address the unique needs of immigrant women who come to Canada with skills and expertise, but struggle with daily financial challenges due to underemployment,” says Beba Svirg, Chief Executive Officer of the Calgary Immigrant Women’s Association. “We will incorporate financial literacy into our employment training programs and offer additional workshops for clients receiving support in meeting basic needs. Saving for the future is an important component of our customized curriculum that will provide sustainable solutions for the immigrant women we serve.”

“The TD Financial Literacy Grant Fund grant will help us address the growing needs of newcomers in Saskatchewan,” said Karen Rosser, Executive Director of the Saskatchewan Literacy Network. “Through the development of a financial literacy mentorship program, we will be able to engage newcomers and respond directly to their unique needs, paving the way to personal and professional financial growth. Funding will also help build the capacity of service providers to assist newcomers.”

The following organizations have been awarded grants:

1. Aboriginal Financial Officers Association of Canada – Ottawa, ON
2. Agincourt Community Services Association – Scarborough, ON
3. Calgary Immigrant Women's Association – Calgary, AB
4. Canadian Foundation for Economic Education – Toronto, ON
5. Catholic Crosscultural Services – Toronto, ON
6. Chilliwack Community Services – Chilliwack, BC
7. Eva's Initiatives for Homeless Youth – Toronto, ON
8. Jewish Family Services – Edmonton, AB
9. Kitchener-Waterloo Multicultural Centre – Kitchener, ON
10. La Passerelle Intégration et Développement Économique – Toronto, ON
11. Saskatchewan Literacy Network Inc. – Saskatoon, SK
12. Silent Voice Canada Inc. – Toronto, ON
13. Toronto Centre for Community Learning & Development – Toronto, ON
14. YES Employment Services – Thunder Bay, ON
15. Young Women's Christian Association of Moncton – Moncton, NB
16. Young Women's Christian Association St. Thomas Elgin – St. Thomas, ON

For more information please visit: <http://www.prospercanada.org>.

About Prosper Canada

Prosper Canada (formerly Social And Enterprise Development Innovations) is a national charity dedicated to expanding economic opportunity for Canadians living in poverty through program and policy innovation. As Canada's leading champion of financial empowerment, Prosper Canada works with government, business and community partners to develop and promote financial policies, programs and resources that transform lives and foster the prosperity of all Canadians. To learn more, please visit www.prospercanada.org.

TD Community Giving

TD Bank Group invests in communities in order to effect positive change in the places where it operates and where its clients and employees live and work. In 2013, TD donated more than \$74.7 million to community organizations in Canada, the United States and the United Kingdom. In Canada, TD focuses on education and financial literacy, creating opportunities for young people and the environment. For further information, please visit www.td.com/corporate-responsibility.

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NINETEEN COMMUNITY ORGANIZATIONS AWARDED \$1.4 MILLION IN GRANTS FROM TD FINANCIAL LITERACY GRANT FUND

TORONTO, March 3, 2014 – Today Social and Enterprise Development Innovations (SEDI) announced that the TD Financial Literacy Grant Fund awarded \$1.4 million in grants to 19 community organizations engaged in financial literacy projects across Canada.

This round of contributions will support programs focused on financial education and support for women, newcomers, at-risk youth, people in conflict with the law, and Aboriginal people.

“The range of initiatives supported by the Fund reflects the importance of financial literacy to all Canadians,” said Elizabeth Mulholland, Chief Executive Officer, SEDI. “Financial literacy programs for vulnerable groups serve an important function in translating financial information and advice and adapting it to respond more directly to the life circumstances and needs of diverse populations.”

“We are pleased to support SEDI through the TD Financial Literacy Grant Fund, which seeks to broaden access to financial literacy programs across the country - regardless of location or income level,” said Scott Mullin, Vice President, Community Relations, TD Bank Group. “This Fund continues to facilitate programs and research tailored to develop the financial skills and knowledge required to meet specific needs within the communities where we live and work.”

To date, the TD Financial Literacy Grant Fund has awarded approximately \$9.3 million to 124 community organizations across Canada. Grants are awarded for innovation, research and development, and strategic program development in the area of community-based financial literacy. A further \$1.5 million will be allocated in 2014 to financial literacy projects proposed by charitable and community organizations from across Canada.

"We've known for a long time that income is a key determinant of health", said Dr. Andrew Pinto, a family physician and public health specialist at St. Michael's Hospital and a research fellow at its Centre for Research on Inner City Health. "What we don't know is how we can best improve income security within health settings and what the impact of such interventions would be. With the support of the TD Financial Literacy Grant, we'll be able to rigorously evaluate a unique financial literacy program to improve income security for our patients through the IGNITE (addressInG iNcome securITy in primary carE) Study."

“This financial literacy project will lead to a strategic program for a community in need and provide valuable research findings,” said Paul Lacerte, Executive Director, BC Association of Aboriginal Friendship Centres. “If we can give Aboriginal people the right tools to understand their personal finances, we can impact their lives in a real and permanent way.”

The following is a full list of grant recipients:

1. BC Association of Aboriginal Friendship Centres – Victoria, BC
2. Canadian Literacy and Learning Network – Ottawa, ON
3. Carrefour jeunesse-emploi de Côte-des-Neiges – Montreal, QC
4. Catholic Family Services of Hamilton – Hamilton, ON
5. Causeway Work Centre – Ottawa, ON

6. Family & Children's Services of Guelph and Wellington County – Guelph, ON
7. Focus for Ethnic Women Waterloo Region Inc. – Waterloo, ON
8. Prince George Native Friendship Centre Society – Prince George, BC
9. Project Hostel – Richmond Hill, ON
10. St. Michael's Hospital Academic Family Health Team – Toronto, ON
11. The Community Training & Development Centre – Cobourg, ON
12. The Elizabeth Fry Society of Ottawa – Ottawa, ON
13. The Hamilton Young Women's Christian Association – Hamilton, ON
14. The John Howard Society of Fredericton Inc. – Fredericton, NB
15. The Ontario Association of Youth Employment Centres – Toronto, ON
16. Victoria Native Friendship Centre – Victoria, BC
17. Warden Woods Church and Community Centre – Scarborough, ON
18. Windsor Women Working With Immigrant Women – Windsor, ON
19. WOTCH Community Mental Health Services - My Sisters' Place – London, ON

For more information please visit: www.sedi.org/grantfund.

About SEDI

SEDI is a charitable non-profit organization dedicated to expanding economic opportunity for Canadians living in poverty through program and policy innovation. To learn more about SEDI's latest initiatives, the Canadian Centre for Financial Literacy, and the TD Financial Literacy Grant Fund, please visit www.theccfl.ca and www.sedi.org/grantfund.

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TD FINANCIAL LITERACY GRANT FUND AWARDS \$1.1 MILLION IN GRANTS TO 15 ORGANIZATIONS

TORONTO, November 27, 2013 – Today Social and Enterprise Development Innovations (SEDI) announced that the TD Financial Literacy Grant Fund has awarded \$1.1 million in grants to 15 community organizations in support of financial literacy projects. The Fund supports organizations that deliver financial literacy programming to people living in low income and economically disadvantaged circumstances across the country.

The TD Financial Literacy Grant Fund, administered by SEDI, will support programs focused on financial education and support for women, people who are homeless, newcomers, at-risk youth, people in conflict with the law, and Aboriginal people in this round of contributions.

“Financial literacy programs for vulnerable groups serve an important function in translating financial information and advice and adapting it to respond more directly to a person’s life circumstances,” said Elizabeth Mulholland, Chief Executive Officer, SEDI. “With the right knowledge and skills, people living in low-income are able to make better financial decisions on their journey towards self sufficiency.”

“Everyone regardless of their history and background should have the opportunity to better their lives financially and break the cycle of poverty. The TD Financial Literacy Grant Fund provides support for innovative financial education tailored to serve specific needs,” said Scott Mullin, Vice President, Community Relations, TD Bank Group. “We are extremely proud to work with SEDI and to demonstrate our commitment to fostering financial education through many of our own TD employees who are leading these programs in their own communities.”

“New Canadians face many challenges upon arrival to their new home,” said Fitsum Getahun, Asset Building Program Coordinator, Immigrant and Refugee Community Organization of Manitoba (IRCOM) Inc. “Besides a high poverty rate, they also have limited access to culturally appropriate resources and supports. To better understand and navigate the Canadian financial system they need financial literacy classes that have been adapted to their context, and delivered in such a way that their low literacy rates and limited English are not a barrier. With the help of the TD Financial Literacy Grant Fund, IRCOM will join the many organizations and individuals working in our communities to help newcomers gain financial literacy and skills.”

“Option consommateurs is delighted to be a TD Financial Literacy Grant Fund recipient once more,” said Caroline Arel, Acting Executive Director of Option consommateurs. “With this support we’ll be able to create a multimedia educational package for Inuit communities in Quebec that will enable members of these communities to make more informed financial decision.”

To date, the TD Financial Literacy Grant Fund has awarded approximately \$8 million to 105 community organizations across Canada. Grants are awarded for innovation, research and development, and strategic program development in the area of community-based financial literacy. A further \$2.5 million will be allocated over the three remaining rounds of the Fund to financial literacy projects proposed by charitable and community organizations from across Canada.

The following is a full list of grant recipients:

1. Aboriginal Centre for Leadership and Innovation – Fort St. John, BC
2. Association coopérative d'économie familiale du Centre de Montréal – Montréal, QC
3. Boys and Girls Clubs of Canada – Toronto, ON
4. Community YWCA of Muskoka - Bracebridge, ON
5. Credit Counselling Service of Sault Ste. Marie and District – Sault Ste. Marie, ON
6. Girls Incorporated of Limestone, Algonquin and Lakeshore – Kingston, ON
7. Immigrant and Refugee Community Organization of Manitoba (IRCOM) Inc. – Winnipeg, MB
8. John Howard Society of Ottawa – Ottawa, ON
9. Neighbour to Neighbour Centre – Hamilton, ON
10. Prince George Aboriginal Business Development Association – Prince George, BC
11. The Elizabeth Fry Society, Toronto Branch – Toronto, ON
12. YMCA-YWCA of the National Capital Region – Ottawa, ON
13. The Social Research and Demonstration Corporation - Ottawa, ON
14. The Union Mission for Men - Ottawa, ON
15. United Way of Bruce Grey - Owen Sound, ON

The deadline for the next round of applications will be January 30, 2014. For more information please visit: www.sedi.org/grantfund.

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TD Community Giving

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TD FINANCIAL LITERACY GRANT FUND AWARDS OVER \$1.8 MILLION IN GRANTS TO 23 ORGANIZATIONS

TORONTO, JUNE 13, 2013 – Today Social and Enterprise Development Innovations (SEDI) announced that the TD Financial Literacy Grant Fund has awarded over \$1.8 million in grants to 23 community organizations in support of financial literacy projects. The Fund supports organizations that deliver financial literacy programming to low-income and economically disadvantaged people across the country.

This round of contributions will support programs focused on financial education and support for seniors, women, newcomers, at-risk youth, women in conflict with the law, persons with disabilities, and Aboriginal people.

“Financial literacy is a key stepping stone to a stronger economic future for many low-income Canadians,” said Elizabeth Mulholland, Chief Executive Officer, SEDI. “The community-based programs we’re supporting will enable vulnerable individuals to take greater control of their financial lives by equipping them with the knowledge, skills and confidence to make informed decisions about their money and the best use of their financial resources to achieve their goals.”

“At TD, we are committed to helping Canadians break the cycle of poverty and the TD Financial Literacy Grant Fund supports innovative financial education, which is available to thousands of Canadians across the country,” said John Tracy, Senior Vice President, TD Bank Group. “In addition to this Fund, over 1,000 of our very own TD employees volunteer their time to facilitate programs and work with their communities to ensure that financial education is accessible to everyone.”

To date, the TD Financial Literacy Grant Fund has awarded approximately \$7 million to 90 community organizations across Canada. Grants are awarded for innovation, research and development, and strategic program development in the area of community-based financial literacy. A further \$4 million will be allocated over the four remaining rounds of the Fund to financial literacy projects proposed by charitable and community organizations from across Canada.

“The low-income newcomers and financially challenged Calgarians that participate in our *Money Smart Financial Literacy project* will learn about the Canadian financial system, and be better equipped with money management tools and the knowledge, skills and confidence to meet their financial obligations,” said Salim M. Sindhu, Executive Director of Calgary Immigrant Educational Society. “The project will help increase accessibility to financial education for people living in Canada who may normally be excluded from mainstream financial organizations.”

“Goodwill® has a longstanding commitment to providing holistic services to our employees and the people we serve,” said Kevin Smith, CEO of Goodwill® Industries — Essex Kent Lambton. “We offer foundational services that equip individuals and families to build assets, connect to work supports, avoid predatory lending practices and improve financial capacity. This is key because, for individuals to succeed in a job, their family and finances must be stable. With the generous support of the TD Financial Literacy Grant Fund, Goodwill® will be able to provide financial literacy programs to well over 300 people in Essex and Lambton Counties.”

The following is a full list of grant recipients:

1. Aboriginal Peoples Alliance Northern Ontario, Cochrane, ON
2. Afghan Women's Counselling and Integration Community Support Organization, Toronto, ON
3. Calgary Immigrant Educational Society, Calgary, AB
4. Canadian Association of Family Resource Programs, Ottawa, ON
5. Common Ground Co-operative Inc., Toronto, ON
6. Community Futures Manitoba Inc., Winnipeg, MB
7. Community Sector Council Newfoundland and Labrador, St. John's, NL
8. Community Social Planning Council of Greater Victoria, Victoria, BC
9. DAREarts Foundation Inc., Palgrave, ON
10. Elizabeth Fry Society of Edmonton, Edmonton, AB
11. Elizabeth Fry Society of Greater Vancouver, Vancouver, BC
12. Flemingdon Health Centre, Toronto, ON
13. Goodwill Industries - Essex Kent Lambton Inc., Sarnia, ON
14. Houselink Community Homes, Toronto, ON
15. Jane/Finch Community and Family Centre, Toronto, ON
16. Jewish Vocational Service of Metropolitan Toronto, Toronto, ON
17. Operation Springboard, Toronto, ON
18. Relais-femmes, Montréal, QC
19. Secwepemc Cultural Education Society (SCES), Kamloops, BC
20. St. Christopher House, Toronto, ON
21. The Adventure Group & Women's Network PEI, Charlottetown, PE
22. The YWCA of St. Catharines, St. Catharines, ON
23. WoodGreen Community Services, Toronto, ON

The deadline for the next round of applications will be September 19, 2013. For more information please visit: www.sedi.org/grantfund.

About SEDI

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TD FINANCIAL LITERACY GRANT FUND AWARDS OVER \$800,000 IN GRANTS TO 12 ORGANIZATIONS

TORONTO, January 7, 2013 – Social and Enterprise Development Innovations (SEDI) today announced that the TD Financial Literacy Grant Fund has awarded \$837,321 in grants to 12 community organizations engaged in financial literacy projects across Canada.

Administered by SEDI, the Fund provides grants to charitable and non-profit organizations that support and promote financial literacy for low income and economically disadvantaged people in Canada. The Fund's fifth round of contributions will support programs that help provide financial literacy education to vulnerable Canadians, including adults with low literacy, newcomers, Aboriginal people, women affected by abuse and poverty, and at-risk youth.

"Financial literacy is a basic need for every Canadian," explained SEDI CEO Elizabeth Mulholland, "but low-income and vulnerable Canadians face real challenges when it comes to getting accurate financial information and advice that meets their needs. Community financial literacy programs play a critical role in translating basic financial information and advice and adapting it to respond more directly to the life context and needs of vulnerable Canadians."

"At TD, we recognize the importance of innovative financial education to helping Canadians break the cycle of poverty," said John Tracy, Senior Vice President, TD Bank Group. "We are proud to have created the TD Financial Literacy Grant Fund, which is making a real difference in the lives of thousands of people all across Canada. We are even prouder that over 1,000 TD employees volunteer their time every year to improve financial literacy in their communities."

Since the Fund's inception in 2010, it has awarded approximately \$5 million to 67 community organizations across Canada. Grants are awarded for innovation, research and development, and strategic program development of community-based financial literacy initiatives. A further \$5 million will be allocated over the five remaining rounds of the Fund, to financial literacy projects proposed by charitable and community organizations from across Canada.

"The Aboriginal Financial Officers Association of Canada (AFOA) is pleased to be working with TD and SEDI on this initiative," said Terry Goodtrack, President and CEO of AFOA Canada. "Improving the financial literacy and acumen of Aboriginal Peoples is like putting in place an essential building block in the foundation of our Aboriginal communities. It is important that we understand that many of the day-to-day choices we make have a financial impact on us. Whether a person is learning about financial literacy for the first time or is involved in deciding upon major resource opportunities for their community, improved financial skills lead to improved decision-making."

"Eighty per cent of the clients at READ Saskatoon are employed with most earning a low income," said Sheryl Harrow, Executive Director, READ Saskatoon. "The TD Financial Literacy Grant will ensure our community has increased access to mainstream financial education opportunities. It will also help us to position financial literacy as an essential skill, alongside reading, writing, and numeracy, allowing for systemic change within families and more broadly within our community."

The following is a full list of grant recipients:

1. READ Saskatoon, Saskatoon, SK
2. The Further Education Society of Alberta, Calgary, AB
3. Women's Centre of York Region, Newmarket, ON
4. Aboriginal Financial Officers Association of Canada, Ottawa, ON
5. Centre for Entrepreneurship Education & Development, Halifax, NS
6. Action Jeunesse St-Pie X de Longueuil Inc, Longueuil, QC
7. Access Alliance Multicultural Health and Community Services, Toronto, ON
8. Stella Burry Community Services, St. John's, NL
9. Women's Enterprise Skills Training of Windsor, Windsor, ON
10. Actions interculturelles de développement et d'éducation (AIDE), Sherbrooke, QC
11. Central Valley Adult Learning Association, Oromocto, NB
12. Youth Employment Services YES, Toronto, ON

The deadline for the next round of applications will be January 31, 2013. For more information please visit: www.sedi.org/grantfund.

About SEDI

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Fifteen community organizations awarded funding from TD Financial Literacy Grant Fund

Almost \$1 million will support innovative financial literacy initiatives across Canada

TORONTO, June 6, 2012 – Social and Enterprise Development Innovations (SEDI) today announced the 15 community organizations that have been awarded a total of \$999,267 from the TD Financial Literacy Grant Fund to support financial literacy projects. The Fund supports organizations that deliver financial literacy programming to low income and economically disadvantaged people across the country.

The TD Financial Literacy Grant Fund, administered by SEDI, recently completed its fourth round of funding, selecting the fifteen grantees from 136 applicants. In this round, supported projects will help organizations focused on serving, among others, at-risk youth, people with disabilities, rural and urban Aboriginal People, new Canadians, young mothers in recovery from addiction, and unemployed adults.

“The diverse initiatives supported by the Fund underscore the importance of financial literacy to all Canadians,” said Elizabeth Mulholland, Interim Chief Executive Officer, SEDI. “In addition to supporting accessible financial literacy education, the Fund also serves as a catalyst for new approaches that strengthen the field of community financial literacy overall.”

“Improving financial literacy for all Canadians requires creative thinking and a commitment to find new approaches that work for at-risk groups. TD is proud to support innovative financial literacy programming that makes a real difference in the lives of Canadians,” said Scott Mullin, Vice President, Community Relations, TD Bank Group.

Since the Fund’s inception in 2010, more than \$4.1 million has been awarded to 55 community organizations across Canada. Grants are awarded based on innovation, research and development, and strategic program development of community-based financial literacy initiatives.

“We are thrilled to partner with George Brown College and Students in Free Enterprise to develop a financial literacy smart phone and computer app,” says David Hughes, President and CEO of Pathways to Education Canada. “This innovation will help youth in low-income communities develop lifelong financial skills and confidence critical to their success in school and beyond.”

“With this funding support we will be able to deliver a province-wide telephone information line and promotional campaign that will be available to all Newfoundlanders and Labradorians - even those in small, rural and remote communities - to help them to improve their financial situation. This will be an invaluable service in our province,” says Al Antle, Executive Director, Credit Counselling Services of Newfoundland & Labrador Inc.

The full list of grantees is:

1. Toronto Foundation for Student Success, Toronto, ON
2. Young Women’s Christian Association (YWCA), Vancouver, BC
3. Coalition des associations de consommateurs du Québec, Montreal, QC
4. K-W Working Centre for the Unemployed, Kitchener, ON

5. Vecova Centre for Disability Services and Research, Calgary, AB
6. Ontario Federation of Indian Friendship Centres, Toronto, ON
7. NWT Literacy Council, Yellowknife, NT
8. The Learning Disabilities Association of Peterborough, Peterborough, ON
9. Healthy Aboriginal Network, Courtenay, BC
10. Pathways to Education Canada, Toronto, ON
11. Credit Counselling Services of Newfoundland & Labrador Inc., St. John's, NL
12. St. Joseph Immigrant Women's Centre, Hamilton, ON
13. Centre de services éducatifs populaires du Haut-Saint-François, East Angus, QC
14. Youth Employment Assistance Headquarters Inc., Brockville, ON
15. University Settlement, Toronto, ON

The Fund is currently reviewing its guidelines in order to increase the impact of the Fund's grants on the field of financial literacy. New guidelines and a revised application form will be posted in June 2012. The deadline for the next round of applications will be announced in June 2012. Information can be found at www.sedi.org/grantfund.

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Eleven community organizations to receive TD Financial Literacy Grant Fund awards

Grants will provide more than \$700,000 support to financial literacy initiatives

TORONTO, November 25, 2011 – Social and Enterprise Development Innovations (SEDI) today announced the 11 community organizations that have been awarded a total of \$741,543 from the TD Financial Literacy Grant Fund to support financial literacy.

SEDI administers the TD Financial Literacy Grant Fund and selected the eleven grantees from 157 applications submitted by organizations focused on serving, among others, women, at-risk youth, new Canadians, homeless people, seniors, and people with disabilities.

“We continue to see high demand for TD Financial Literacy Grant Fund support reflecting a critical need for financial literacy in our society, particularly among lower income and vulnerable groups,” said Liz Mulholland, interim Chief Executive Officer at SEDI. “The diversity of ideas and client groups within the grantee projects provides great potential for sharing best practices and improving outcomes in the field.”

“These innovative projects will make a real difference in the lives of thousands of Canadians who need help the most, including homeless youth, seniors and new Canadians,” said Scott Mullin, Vice-President, Community Relations, TD Bank Group. “As we celebrate Financial Literacy Month this November, TD is particularly proud to support these organizations and the important work they do.”

Grants are awarded for innovation, research and development, and strategic program development of community-based financial literacy initiatives. Since the Fund’s inception in 2010, more than \$3.1 million has been awarded to 40 community organizations across Canada.

Eva’s Initiatives for Homeless Youth, from Toronto, was selected for a project that will build the organization’s capacity to deliver financial literacy tools, counseling, and programming to street-involved youth.

“Too many homeless youth are excluded from mainstream financial institutions, but they – like everyone else – need to make financial decisions every day. This grant will enable us to help homeless youth gain the knowledge, skills and confidence to make better economic choices in a way that takes into account their unique challenges and situation,” said Maria Crawford, Executive Director, Eva’s Initiatives. “We plan on sharing what we learn with organizations across Canada to empower even more street-involved youth.”

The Fund will also enable Union des consommateurs, a Montreal-based organization, to undertake a research project to discover and document best practices for teaching financial literacy to seniors.

“Financial literacy means something different at different stages in one’s life. This grant will allow us to focus on the tools and programs that are best suited to promote financial health among Quebec seniors. As the population ages, this research becomes ever more important,” said France Latreille, Union des consommateurs.

The full list of grantees is:

1. Eva's Initiatives for Homeless Youth, Toronto, ON
2. Union des consommateurs, Montreal, QC
3. British Columbia Council for Families, Vancouver, BC
4. Saint John Community Loan Fund, Saint John, NB
5. Welcome Inn Community Centre, Hamilton, ON
6. Burnside Gorge Community Association, Victoria, BC
7. Canadian Mental Health Association, Ottawa Branch
8. Operation Come Home, Ottawa, ON
9. Family Services of Central Alberta, Red Deer, AB
10. Hanna and District Association for Lifelong Learning, Hanna, AB
11. Agincourt Community Services Association, Toronto, ON

The Fund is now accepting applications for its fourth round of grants. Applications should be submitted by February 2, 2012. Charitable and nonprofit organizations interested in applying for grants are encouraged to review the Fund's guidelines, FAQs, and application form available at www.sedi.org/grantfund.

About SEDI

SEDI is a national, charitable organization that uses innovative approaches to help low-income Canadians gain financial independence. Since 1986, SEDI has worked with businesses, governments and more than 1,000 community groups on financial literacy, savings and entrepreneurship initiatives. SEDI's expertise allows it to influence public policy, opening the way for low-income Canadians to enter the social and economic mainstream. For more information, visit www.sedi.org.

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SEDI announces ten community organizations to receive awards from TD Financial Literacy Grant Fund

\$700,000 in grants will be invested in much-needed financial education initiatives

TORONTO, June 9, 2011 – Social and Enterprise Development Innovations (SEDI) today announced the ten community organizations that have been awarded a total of \$700,000 in funding to support financial education from the TD Financial Literacy Grant Fund.

SEDI administers the Fund and received 170 applications from organizations serving a variety of groups, including women, youth, Aboriginal Peoples and newcomers to Canada. Grants to the financial literacy initiatives were awarded with a focus on three areas: innovation, research & development, and strategic program development.

“Initiatives that help Canadians better manage their money are more needed than ever. Currently, Canadians owe a record high of \$1.50 for every \$1 of disposable income,” said Laura Watts, CEO of SEDI. “The significant number of applications we received demonstrates the tremendous demand for financial literacy support in our communities. At SEDI, we are committed to joining forces with community, government and business partners like TD to help all Canadians, particularly those on low incomes, build a better financial future.”

In the past year, the Fund has awarded \$2.4 million to 29 community organizations across Canada.

“Each of these organizations is making an important and positive impact in their communities,” said Scott Mullin, Vice-President, Community Relations, TD Bank Group. “The TD Financial Literacy Grant Fund will help grantees foster innovation and extend their program reach to benefit more people.”

The Fund will enable Promoting Education and Community Health (PEACH), a Toronto-based organization, to conduct research and local consultations. Information gathered from this process will be used to pilot a financial literacy program for marginalized youth in the community of Jane and Finch.

“With the support from the TD Financial Literacy Grant Fund, we will pilot an innovative, youth-centred, financial literacy program with 40 marginalized youth in our community,” said Marilyn Eisenstat, Managing Director, PEACH. “It is our hope that our community and communities like ours will benefit from the learning that this grant enables. We want to reach youth who otherwise would not be exposed to financial literacy skills – and to do this with respectful recognition of the challenges they face.”

The successful grantees are:

1. Supporting Employment and Economic Development Winnipeg Inc. (SEED)
2. Antigonish Women's Resource Centre & Sexual Assault Services Association
3. PARO Centre for Women's Enterprise, Thunder Bay
4. Edmonton John Howard Society
5. Family Enrichment & Counselling Services Fredericton Inc.
6. Carrefour Jeunesse-Emploi de Cote-des-Neiges, Montreal
7. Entraide budgetaire Ottawa
8. Promoting Education and Community Health (PEACH), Toronto

9. Girls Incorporated of Durham
10. Tl'azt'en Nation, Fort St. James

Supporting Employment and Economic Development Winnipeg (SEED) was selected for a project that will train community based educators from war-affected communities to provide financial literacy education in the first languages of community members. "Our goal is to support the successful economic and social integration of families who have arrived in Canada, whose first language is not English or French, so they can better prepare for their new lives in Canada and broaden their social networks," said Louise Simbandumwe, Director of Asset Building Programs, SEED.

The Fund is now accepting applications for its third round of grants. Applications should be submitted by August 3, 2011. Charitable and nonprofit organizations interested in applying for grants are encouraged to review the Fund's guidelines, FAQs, and application form available at www.sedi.org/grantfund.

About SEDI

SEDI is a national, charitable organization that uses innovative approaches to help low-income and at-risk persons gain financial independence. Since 1986, SEDI has worked with businesses, governments and more than 1,000 community groups on financial literacy, savings and entrepreneurship initiatives. SEDI's expertise allows it to influence public policy, opening the way for low-income Canadians to enter the social and economic mainstream. For more information, visit www.sedi.org.

TD Community Giving

TD invests in communities to make a positive impact where it does business and where our customers, clients and employees live and work. In 2010, TD donated over \$50 million to support community organizations in Canada, the United States and the United Kingdom. In Canada, we focus on Education and Financial Literacy, Creating Opportunities for Young People, and the Environment. For more information, visit www.td.com/corporateresponsibility.

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**SEDI announces first community organizations to receive award from
TD Financial Literacy Grant Fund**

Fund to help community organizations deliver financial literacy programming across Canada

TORONTO, December 14, 2010 – Social and Enterprise Development Innovations (SEDI) today announced the first 19 community organizations to receive funding from the new TD Financial Literacy Grant Fund to help deliver financial literacy programming in their communities. The successful organizations will receive a total of \$1.7 million through the Fund, which was co-founded by SEDI and TD Bank Group to accelerate the pace at which SEDI can bring financial literacy skills to low-income and economically disadvantaged individuals across Canada.

“The Fund received 271 applications from community groups across Canada, reflecting a tremendous interest in financial literacy program support,” said Peter Nares, Founder and Executive Director, SEDI. “SEDI is proud to support much-needed financial literacy programs through the Fund. We will share research, best practices and lessons learned from the Fund’s grantees with community financial literacy practitioners and policy-makers to help increase Canadians’ financial knowledge and skills.”

Administered by SEDI, the fund provides grants ranging from \$25,000 to \$100,000 to charitable and non-profit organizations to integrate financial literacy programming into services delivered to economically disadvantaged persons and groups in Canada. Grants are awarded based on the innovation, research & development, and strategic program development demonstrated in proposals.

“We are proud to work with SEDI on financial literacy initiatives to help people and communities in need build a more secure and comfortable future,” said Tim Hockey, CEO and President, TD Canada Trust. “We are also excited by the potential of innovative community programs to support people to get the knowledge and confidence they are seeking to manage their everyday finances.”

The Canadian Foundation for Economic Education (CFEE) was selected for a workplace learning strategy that simultaneously improves financial literacy and basic literacy and numeracy skills. “The recession raised interest in financial literacy, but basic literacy and numeracy levels remain a challenge,” said Gary Rabbior, President, CFEE. “Our program addresses financial topics like retirement planning and mortgage management, attracting people who might not normally participate in literacy and numeracy training, but will choose financial literacy programs that build all three valuable skills at once.”

The successful grantees are:

1. Momentum Community Economic Development Society, Calgary
2. Adsum Association for Women and Children, Halifax
3. KW Counselling, Kitchener
4. Womanspace Resource Centre Society, Lethbridge
5. Option Consommateurs, Montréal
6. Community Sector Council, St. John's
7. Jewish Vocational Service of Metro Toronto
8. Centre for Equality Rights in Accommodation, Toronto
9. WoodGreen Community Services, Toronto
10. North York Community House, Toronto
11. Canadian Foundation for Economic Education, Toronto
12. St. Christopher House, Toronto
13. Elizabeth Fry Society, Toronto
14. CAMH, Toronto
15. PHS Community Services Society, Vancouver

16. BC Centre for Elder Advocacy and Support, Vancouver
17. BWSS Battered Women's Support Services Association, Vancouver

18. Cariboo-Chilcotin Partners for Literacy Society, Williams Lake, BC
19. Community Financial Counseling Services, Winnipeg

The Fund will also enable PHS Community Services Society to expand financial literacy services, such as financial planning, in Vancouver's Downtown Eastside. "Our goal is to bring dignity and respect to people who have experienced financial exclusion, often as a result of extreme poverty or trauma, and provide a sense of social membership and inclusion," said Liz Evans, Executive Director and Founder, PHS Community Services Society. "I would like to express my sincerest gratitude to both SEDI and TD for helping us achieve our goals."

The Fund is now accepting applications for its second round of grants. Applications should be submitted by January 31st, 2011. Charitable and nonprofit organizations interested in applying for grants are encouraged to review the Fund's guidelines and application form available at www.sedi.org/grantfund.

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