

The following resources were shared at the ABLE Financial Empowerment Conference on November 2-3, 2015.

The Learning Exchange featured 18 stations where participants were invited to share short presentations, demos and/or conversations on their financial empowerment tools, approaches, and resources.

Host	Title	Description
<b>1.</b> H��l��ne M��nard, Entraide Budgetaire	Microcredit program/ programme de micropr��t	<p><b>EBO's Micro-loan program</b> can provide up to \$800, interest free, to qualifying individuals and families, in order to face a financially precarious situation or an urgent need.</p> <p><b>Le programme de micropr��t</b> peut donner acc��s jusqu'�� 800 \$, sans int��r��t, �� des individus et familles aux prises avec une situation financi��re pr��caire ou un besoin urgent.</p> <p><a href="http://centre-ebo.com/documents/Pamphlets/D%C3%A9pliant_FED_ang.pdf">http://centre-ebo.com/documents/Pamphlets/D%C3%A9pliant_FED_ang.pdf</a></p> <p><a href="http://centre-ebo.com/documents/Pamphlets/D%C3%A9pliant_FED_fr.pdf">http://centre-ebo.com/documents/Pamphlets/D%C3%A9pliant_FED_fr.pdf</a></p>
<b>2.</b> J��r��mie Ryan, Financial Consumer Agency of Canada (FCAC)	Canadian Financial Literacy Database	<p>Are you looking for financial literacy resources? Come and hear more about your one-stop source - the <b>Canadian Financial Literacy Database</b>.</p> <p><a href="http://www.fcac-acfc.gc.ca/Eng/financialLiteracy/initiativesProjects/Pages/RDIT-OCBR.aspx?WT.mc_id=FLMAbleNov2015EngL1">http://www.fcac-acfc.gc.ca/Eng/financialLiteracy/initiativesProjects/Pages/RDIT-OCBR.aspx?WT.mc_id=FLMAbleNov2015EngL1</a></p>
<b>3.</b> John Stapleton, Open Policy Ontario	Income Taxes	<p><b>Learning about income taxes</b> through a trip to the grocery store.</p> <p><a href="http://openpolicyontario.com/wp/wp-content/uploads/2015/11/able-2015.pdf">http://openpolicyontario.com/wp/wp-content/uploads/2015/11/able-2015.pdf</a></p> <p><a href="http://openpolicyontario.com/wp/wp-content/uploads/2015/11/learning-about-taxes.pdf">http://openpolicyontario.com/wp/wp-content/uploads/2015/11/learning-about-taxes.pdf</a></p> <p>Guest blog by Pamela Chynn   Open Policy Ontario John Stapleton - Much of my life I have been a struggling low income person:</p> <p><a href="http://openpolicyontario.com/wp/wp-content/uploads/2015/10/Retiring-on-a-low-income-post-mortem.pdf">http://openpolicyontario.com/wp/wp-content/uploads/2015/10/Retiring-on-a-low-income-post-mortem.pdf</a></p>
<b>4.</b> Luke Connell, SmartSAVER	Why RESPs & the Canada Learning Bond	<p>Luke Connell explained the impact <b>education savings</b> can have as a poverty reduction strategy and how you can help eligible families in your community access thousands of free dollars in less than 10 minutes using their free, multilingual tools.</p> <p><a href="https://www.smartsaver.org/index-families.shtml">https://www.smartsaver.org/index-families.shtml</a></p>

<p><b>5.</b> Enactus St. Lawrence College</p>	<p>Manage Your Money program</p>	<p>Students from Enactus St. Lawrence College shared resources and best practices from their successful <b>Manage Your Money</b> program.</p> <p><a href="http://enactusslc.ca/our-projects/manage-your-money/">http://enactusslc.ca/our-projects/manage-your-money/</a></p>
<p><b>6.</b> Troy Tisserand, 4 Pillars Consulting</p>	<p>Proven Program Evaluation Methods</p>	<p>Learn how <b>evaluations</b> can be used to improve your curriculum, participant experience, identify program weaknesses, and attract financial sponsorship.</p> <p><a href="http://civitasconsulting.ca/">http://civitasconsulting.ca/</a></p>
<p><b>7.</b> Nicole Chambers, Canada Revenue Agency</p>	<p>How to Host a Tax Preparation Clinic</p>	<p>Did you know that people in your community who don't file an income tax and benefit return may be missing out on important tax credits and benefits that they may be entitled to? Find out <b>how to register to host a tax preparation clinic</b> through the Community Volunteer Income Tax Clinic Program (CVITP).</p> <p><a href="http://www.cra-arc.gc.ca/volunteer/">http://www.cra-arc.gc.ca/volunteer/</a></p>
<p><b>8.</b> Janet Murray, Resources for Results</p>	<p>Embedding financial capability into your front line programming</p>	<p>Using the Sustainable Livelihoods framework Janet Murray shared some cost-effective <b>strategies for incorporating a financial capability perspective</b> into your day to day work.</p> <p><a href="http://prospercanada.org/prospercanada/media/PDF/ABLE%202015%20Presentations/Learning%20Exchange/Embedding-Financial-capability.pdf">http://prospercanada.org/prospercanada/media/PDF/ABLE%202015%20Presentations/Learning%20Exchange/Embedding-Financial-capability.pdf</a></p>
<p><b>9.</b> Meaghan Daly, Forward Vision Games</p>	<p>Forward Vision Games (focus on Aboriginal peoples and First Nation communities)</p>	<p>Forward Vision Games offers <b>cloud based financial simulation games</b> that teach foundational financial skills. Meaghan Daly walked participants through their measurable outcomes and provided a demo of their engaging <i>General Store Financial Game</i> and their innovative support module.</p> <p><a href="http://prospercanada.org/prospercanada/media/PDF/ABLE%202015%20Presentations/Learning%20Exchange/FVGames.pdf">http://prospercanada.org/prospercanada/media/PDF/ABLE%202015%20Presentations/Learning%20Exchange/FVGames.pdf</a></p>
<p><b>10.</b> Donna McBride, Momentum</p>	<p>Financial Empowerment Collaborative</p>	<p>How to mobilize your <b>community around Financial Empowerment</b> and how to activate financial empowerment programming.</p> <p><a href="http://www.financialempowerment.ca">http://www.financialempowerment.ca</a></p>
<p><b>11.</b> Dominique Leonard, SRDC</p>	<p>School Cents project</p>	<p>School Cents is a new online learning tool providing youth with fun, step-by-step support in their <b>postsecondary education (PSE) decision-making</b>. Learn about the free School Cents modules, and the changes in youths' attitudes, self-confidence, and behavioural intentions after the modules were piloted in 21 Boys and Girls Clubs across Canada.</p> <p><a href="https://www.bgccan.com/en/Resources/Pages/default.aspx">https://www.bgccan.com/en/Resources/Pages/default.aspx</a></p>

<p><b>12.</b> Julie Hauser, Financial Consumer Agency of Canada (FCAC)</p>	<p>FCAC Tools and Calculators</p>	<p>Check out <b>FCAC's bank account and credit card selector tools</b> as well as the budgeting tool and mortgage qualifier and calculators.</p> <p><a href="http://www.fcac-acfc.gc.ca/Eng/resources/toolsCalculators/Pages/home-accueil.aspx?WT.mc_id=FLMAbleNov2015EngL2">http://www.fcac-acfc.gc.ca/Eng/resources/toolsCalculators/Pages/home-accueil.aspx?WT.mc_id=FLMAbleNov2015EngL2</a></p>
<p><b>13.</b> Jenni Bolton, Prosper Canada</p>	<p>Newcomer Information Tool</p>	<p>The Newcomer Information Tool is designed to help people who are new to Canada get <b>customized money management information</b> to help ease their transition and set them up for success. This tool also supports settlement workers in providing credible financial information to suit their clients' individual needs.</p> <p><a href="http://www.newcomerscanprosper.org">http://www.newcomerscanprosper.org</a></p>
<p><b>14.</b> Enactus St. Lawrence College</p>	<p>Food Cents program</p>	<p>Students from Enactus St. Lawrence College shared resources and best practices from their successful <b>Food Cents</b> program that helps individuals take control of their financial future and food security.</p> <p><a href="http://enactusslc.ca/our-projects/food-cents/">http://enactusslc.ca/our-projects/food-cents/</a></p>
<p><b>15.</b> Joel Cocker, PLAN Institute</p>	<p>Registered Disability Savings Plan (RDSP) Calculator</p>	<p>The RDSP has enabled many people with a disability to grow their wealth for the first time in their life. But just how much wealth can a person actually grow? A lot! Joel Crocker showed participants <b>how to use the RDSP Calculator</b> to see for themselves the asset-growing power of the RDSP.</p> <p><a href="http://www.rdsp.com/calculator/">http://www.rdsp.com/calculator/</a></p> <p><a href="http://rdspcalculator.org/">http://rdspcalculator.org/</a></p>
<p><b>16.</b> Dr. Gary Bloch, St. Michael's Hospital</p>	<p>Benefits Screening Tool</p>	<p>The <b>Benefits Screening Tool</b> is available for use by primary care health providers. This clinical tool equips health practitioners to screen patients for low income, adjust their health risk assessment accordingly and intervene through <b>identifying benefits that patients are eligible for</b>, but not currently receiving.</p> <p><i>Note: This tool is currently in pilot phase and is not available publicly.</i></p>
<p><b>17.</b> Rachel Slade, Prosper Canada</p>	<p>Neighbourhood Financial Health Index (NFHI)</p>	<p>Learn about a new national Neighbourhood Financial Health Index (NFHI). The project's goal is to create <b>a tool to measure household financial health across Canada</b> at the neighbourhood level.</p> <p><i>Note: This tool is currently in development and is not available publicly.</i></p>
<p><b>18.</b> Marc Schuler, Springboard</p>	<p>HUB Financial Literacy program</p>	<p>Marc Schuler provided a demo of The HUB Financial Literacy program, <b>an online, interactive program for youth</b> that has been designed to run on large touch screen devices.</p> <p>The program gives youth opportunities to directly manipulate objects on the screen with their hands, record ideas, and playfully explore key concepts.</p> <p><a href="http://www.springboardservices.ca/programs-services/community-learning-hub/">http://www.springboardservices.ca/programs-services/community-learning-hub/</a></p>