

Financial Empowerment Programs

Develop the knowledge, skills and confidence to make the financial decisions that will help you reach your goals.

Free, knowledgeable information and assistance in accessing the programs and benefits that will help you build a stronger financial future.



Let us know if you need any accommodations such as:

ASL Interpretation; Other Language Interpretation; Alternate Media; Note-takers; or other supports

Generously Supported by:



Presented by:

SMD Self Help Clearinghouse
204 – 825 Sherbrook St.
Winnipeg, MB R3A 1M5
Call: 204-975-3103

www.smd.mb.ca

“To improve the health and well being of persons with disabilities by promoting the concept, benefits, and use of self-help.”

Financial Empowerment Programs



Access to Benefits

Helping you get information and access to benefits that apply to you

Matched Savings Programs

Saving for something you need, with a twist!

Financial Empowerment Programs

Access to Benefits Program (A2B)

can help you get information on:

- Government benefit programs and tax credits:
 - Disability Tax Credit
 - Canada Pension Plan Disability
 - Registered Disability Savings Plans
 - Child Tax Credit
 - GST or other rebates
 - Employment and Income Assistance
- Get identification required to access benefits
- Apply for the benefits that you qualify for
- File income tax returns for current and previous years
- Solve problems related to benefits that apply to you
- Referrals for other financial programs and services
- Budget coaching - one to one help in establishing budgets and addressing budget problems

Matched Savings Programs

Save for something you need, earning up to a 3:1 match on your savings:

Saving Circle

- Attend 10 Money Management Training Classes
- Six month program saving up to \$250 with a match of up to \$750
- Qualifying goals include:
 - Household needs (furniture)
 - Computer/laptop
 - Damage deposits
 - Work clothing and equipment
 - Glasses, dental, other health or disability related needs
 - Education and RESP savings
 - RDSP long term savings

Individual Development Accounts

- IDA is a 24 month program saving up to \$1,000 with a match of up to 3:1
- Qualifying goals:
 - Education for self or dependent
 - RESP or RDSP long term savings
 - Medical or assistive devices
 - Essential home repairs for accessibility
 - Business starts with SEED Winnipeg approved business plan

How can I access Financial Empowerment Programs?

Call: 204-975-3103

Toll-free: 1-866-282-8041

Email: finlit@smd.mb.ca

Drop in: 204 – 825 Sherbrook St.

- **For Access to Benefits**, please contact the Program Facilitator to arrange an appointment. Some services can be delivered by mail, email or telephone.
- **For Matched Savings:**
 - request an application in print or by email
 - Complete the application and return with evidence of income
 - Meet with the Program Facilitator to learn more about your involvement with the program

Income Limits to Qualify

Household Size	Saving Circle Program Cut-off	IDA And Access to Benefits
1 Person	\$18,712	\$24,949
2 People	\$23,296	\$31,061
3 People	\$28,639	\$38,185
4 People	\$34,772	\$46,362
5 People	\$39,437	\$52,583
6 People	\$44,478	\$59,304
7 People +	\$49,520	\$66,027

*If your income is outside of these ranges please discuss with us.