



**Canada Learning Bond:
Prototype Implementation and Learning**

**Completed by: Gladys Rowe, MSW, PhD Student
December 2017**

1. Introduction.....	4
2. Opportunities for Impact.....	7
3. Prototype Background	9
3.1 Saving for Post-Secondary Education and College Bound Identity	9
3.2 Foundational Work for Canada Learning Bond in Point Douglas.....	14
4. Prototype Design & Implementation	16
4.1 Overall Prototype Design.....	16
4.1.2 Stages in Canada Learning Bond Enrolment	16
4.1.3 Identified Barriers in Canada Learning Bond Enrolment.....	18
4.1.4 Solution Areas Based on Systems Mapping	19
4.1.5 Prototypes	20
4.2 Supported Enrolment	21
4.2.1 Small Scale Implementation	21
4.2.2 Small Scale Key Learning	23
4.2.3 Medium Scale Implementation.....	23
4.3 Accessible Banking	27
4.4 Identification Strategy.....	28
4.5 Post-Enrolment Strategy	28
4.6 Children in Care	31
5. Alignment with the Child Centred Model.....	32
5.1 Child Centred Model Summary.....	32
5.1.1 Implications for Designing and Implementing based on the Child Centred Model	32
5.2 Canada Learning Bond & the Child Centred Model.....	33
6. Evaluating the Prototype.....	39
6.1 Methods and Data Gathering.....	39
6.1.1 A note on evaluating prototypes.....	39
6.2 Evaluation Reflections and Observations	40
6.2.1 Organizational Staff Reflections	40
6.2.2 Family Reflections	42
7. What Did We Learn	44
7.1 Support Enrolment Strategy.....	44
7.2 Identification Strategy.....	46
7.3 Accessible Banking Strategy.....	48
7.4 Post Enrolment Strategy	49
7.5 Children in Care Strategy.....	50
8. Impacts & Ongoing Efforts	51
8.1 Impacts	51
8.1.1 Identification Strategy.....	51
8.1.2 Supports for Canada Learning Bond Sign up	51
8.2 Ongoing Efforts	51
8.2.1 Manitoba Financial Empowerment Network (MFEN)	52
8.2.2 The Winnipeg Promise Initiative (WPI)	52
8.2.3 National Indigenous CLB Initiative.....	54
8.2.4 Children in Care	55

9. Possibilities and Recommendations for Scaling	56
9.1 Supported Enrolment	56
9.1.1 Key Experiences.....	56
9.1.2 Considerations for Scaling.....	56
9.2 Identification Strategy	56
9.2.1 Key Experiences.....	56
9.2.2 Considerations for Scaling.....	57
9.3 Accessible Banking	57
9.3.1 Key Experiences.....	57
9.3.2 Considerations for Scaling.....	58
10. Conclusion	58
References.....	59
Appendices.....	61

1. Introduction

The Winnipeg Boldness Project is an Indigenous social innovation initiative working alongside the North End community to identify effective mechanisms to improve outcomes for young children in the Point Douglas area. The Project is working towards a Bold Goal:

Children and families in Point Douglas will experience dramatically improved wellbeing in all aspects of self: physical, emotional, mental, and spiritual.

Currently, about 50% of kids in the Point Douglas are doing really well in terms of early childhood development and are starting school at a point where they're ready to begin learning and take on the world. What The Winnipeg Boldness Project is aiming to do is raise that number, because we believe that every child should have the same access to opportunity.

The three core objectives that will work to not only increase school readiness but also achieve the Bold Goal include to:

1. Design a 6-year Early Childhood Development intervention strategy for future implementation that will help young children in Point Douglas develop the tools they need to succeed in life.
2. Create a strength-based narrative that highlights the positive and spirited aspects of Winnipeg's North End through community perspectives.
3. Build a child-centred model focusing on best practices for raising children through the deep community wisdom that exists within the North End.

Our starting point in the design process was to engage the Point Douglas community in defining success for their children. Residents, parents and leaders also identified many of the roadblocks to success for their children and are driving the development of solutions to these roadblocks. A large proportion of the residents, parents, and leaders we engage with are Indigenous and espouse an Indigenous worldview and value base. Therefore, Indigenous perspectives and methodologies form the foundation of our problem definition and solution finding. We believe that the solutions generated will lead to better outcomes not only for Indigenous children, but better outcomes for all children.

Boldness is Community-Driven

The Winnipeg Boldness Project operates using community development principles; the highest level of accountability is to Point Douglas community residents, families and their children. This guiding principle is understood at every level of the Project's governance. Our community partnerships, through families, leaders, and community-based organizations are at the core of this Project. They provide knowledge and direction as well as direct hands on work to test some of the ideas that they feel could produce possibilities for success and wellbeing for children and families in the community.

Boldness is Strength-Based

The Winnipeg Boldness Project has employed a comprehensive strategy of community engagement through diverse arts based methods. These methods have allowed community to share in the design of the Project while also sharing their own experiences raising their families in the North End of Winnipeg. These arts-based methods have included a Photo Voice project and a Tile Mosaic project.

Boldness is Community Wisdom

The Winnipeg Boldness Project has been undertaking a deep community engagement and iterative knowledge mobilization process since April 2014. This process has brought together wisdom of community members and community service providers into a model titled: *Ways of Knowing, Being, Feeling, and Doing: A Wholistic Early Childhood Development Model* (Child Centred Model). The implementation of the Child Centre Model, combined with community defined indicators of healthy children and families will produce a bold goal: Children and families in Point Douglas will experience dramatically improved wellbeing in all aspects of physical, emotional, mental, and spiritual being.

Winnipeg Boldness & Canada Learning Bond

The Canada Learning Bond was chosen early on as one of the first prototypes to develop through the social lab process. Education is a critical element of future health and wellbeing, and families in Point Douglas clearly identified education for themselves and their children as a priority. The following document outlines the background to the

development of the overall prototype, activity stream based prototypes, and the evaluation, learnings, and considerations for scaling.

2. Opportunities for Impact

Parents in Point Douglas have identified education as a priority. Access to higher education has been clearly linked as a determinant of health and successful futures for individuals, families, and communities (Raphael, 2009; Reading & Wien, 2009). Research shows that an education savings plan improves children's educational performance, high school graduate, and college attendance rates (Elliott, 2009; Elliott & Beverly, 2011; Elliott, Destin & Friedline, 2011; Elliott, Chowa & Loke, 2011).

In Canada, the federal government has provided a four-part education savings incentive program:

- The Registered Education Savings Plan (RESP) enables families to save, with any income earned sheltered from tax until withdrawn by the benefiting student to use toward their higher education;
- The Canada Education Savings Grant is a matching contribution equal to 20 per cent on the first \$2,500 a family contributes to an RESP annually;
- The Additional Canada Education Savings Grant provides an additional matching contribution of 20 per cent on the first \$500 a lower-income family contributes to an RESP; and
- The Canada Learning Bond seed funds an RESP for a lower-income child with up to \$2,000 with no family contribution required (Parkin, 2016).

The Canada Learning Bond (CLB), a federal education savings grant, is one vehicle to support children's access to post-secondary education. The CLB, in particular, does not require a family contribution, and therefore assessed as a potential leveraging opportunity for families in Point Douglas. It became the first prototype to be taken through the social lab process for design and small scale testing. The CLB provides a grant of up to \$2000 for children born in 2004 or later who are living in families with low incomes. In Point Douglas there is a significant gap between the number of children eligible to receive CLB and those who have actually accessed it. In 2015, this gap meant that of the 10900 children who were eligible, there were approximately 2500 children benefitting by receiving the benefits of the CLB. Closing this gap of over 8000 children represented a great opportunity for the community that would allow an additional 16.8 million dollars to be available for post-secondary education.

The Winnipeg Boldness Project uses a social lab structure¹ to develop its prototypes. This structure provides a design process through which to explore complex issues and create solutions that can unlock barriers that are preventing the challenges from being solved. One of the first stages in a social lab requires that the stakeholders create as thorough of a picture as possible about the issue. This stage is called co-creation. Through the co-creation phase, the Project sought to understand what barriers influence low take-up rates and what leverage points could address these barriers. This knowledge was used to identify possible solutions to ensure families were able to access savings for their child's post-secondary education, and to track, learn from, and resolve any systems barriers experienced by families in accessing the Canada Learning Bond.

¹ More detailed information on the social lab process can be found at: <https://www.marsdd.com/systems-change/mars-solutions-lab/mars-solutions-lab-approach/>

3. Prototype Background

3.1 Saving for Post-Secondary Education and College Bound Identity

Post secondary education saving incentives have been available through federal government grants since 1998 (Parkin, 2016, p.8). Despite the opportunities to access funds for educational savings through incentive programs, a significant gap in access remains. The Omega Foundation has outlined this stark income based discrepancy:

Yet while 68 per cent of parents with annual incomes over \$120,000 have an [Registered Education Savings Plan (RESP)], only 37 per cent of parents with incomes of less than \$32,000 and 46 per cent of those with incomes between \$32,000 and \$55,000 do. In addition, 23 per cent of lower-income families with RESPs who were eligible to receive the [Canada Learning Bond (CLB)] in 2012 did not actually receive it simply because the appropriate application had not been submitted.

In 2012, families eligible for the income-based A-[Canada Education Savings Grant] and CLB represented 37 per cent of all families, but received only 24 per cent of savings grants. By contrast, families earning more than \$90,000 represented 33 per cent of all families and received almost 50 per cent of the savings incentives.

Of the 2.5 million children who have been eligible for the CLB since the program was introduced, only 33 per cent have received it. That means over 1.6 million have missed out (Parkin, 2016, p. 4).

Studies have indicated that when children are born a strong majority of parents hope for their children to achieve a post-secondary education. About 85% of Canadian parents hope their children will pursue post secondary studies (Statistics Canada, 2001). This is an aspiration that parents hold regardless of their household income. Parental expectations are important and often at birth parents hold strong aspirations for what their child will achieve. In families with lower socioeconomic resources their aspirations for their children decrease over time. The ever-increasing cost of higher education aspirations presents a huge financial burden. This means that equitable access to education has become an important policy issue (Corak, Lipps & Zhao, 2004).

Post-secondary education has been shown to strengthen determinants of health, and therefore, it is critical to understand how policies can promote opportunities for equality and social inclusion (Corak, Lipps & Zhao, 2004). Introduced in the 2004 federal budget the Canada Learning Bond (CLB) was designed to encourage families with low-

incomes to open a Registered Education Savings Plan (RESP) for their child and contribute to this savings account. The CLB was meant to supplement the existing Canada Education Savings Grant (CESG) that provides up to 20% of matching money on personal contributions in an RESP each year to a maximum of \$500. The underlying hypothesis is that the CLB, which requires no matching contributions, would increase accessibility of RESPs and education savings for families who meet the income requirement therefore making post-secondary education a realistic possibility for underrepresented populations.

In a Winnipeg-based study examining Aboriginal peoples and post-secondary education accessibility and funding, Distasio and Mulligan (2008) found that the gap in uptake of programs such as the Canada Education Savings Grants and the Canada Learning Bond was broad. The researchers found significant barriers included a lack of overall awareness about these programs and a lack of identification to open the accounts. There also exists a lack of knowledge about the programs on-reserve. Opportunities for bridging these gaps include community level identification support, building trust and strong relationships with Reserves and Band Offices, and using Schools and Education staff more effectively to share information in a more trusting climate (Distasio & Mulligan, 2008).

Work done in the United States with Child Development Account (CDA) grants has provided strong examples of the potential impact of education savings grants such as the Canada Learning Bond in Canada. The CDA Grants were created based on the hypothesis that when children hold assets (the education grant) this positively impacts child development. Asset holding has been shown to positively influence child wellbeing (Huang, Sherraden & Kim, 2014). Holding assets demonstrates that parents have resources through which to assist their children in achieving the aspirations of post-secondary education. The ability of parents to accumulate assets on behalf of the child are linked to strengthened optimistic attitudes and perspectives about the future education of their children. This in turn impacts how the parents prepare their children today. Asset holding is linked to internalizing beliefs about the attainability of post-secondary education. It is also positively associated with the educational outcomes of children as well as their emotional and behavioural competencies and educational expectations (Hung, Sherraden & Kim, 2014). Holding an asset account for the educational future of a child, “exert[s] an indirect influence, shaping child development through effects on parental behavior, mental health, and involvement,” (Huang, Sherraden & Kim, 2014, p. 266).

The SEED for Oklahoma Kids (SEED OK) experiment was a large-scale study to understand the impact of the Child Development Accounts (CDAs) and policies to support children to attain post-secondary education. By following a cohort of children from birth the study aimed to assess the feasibility of the CDAs as well as short and long term impacts of SEED OK on children's savings, parents' expectations and behaviours, and children's developmental outcomes. The Project found that before school entry, without intervention, parents adjust their post-secondary expectations down. SEED OK has found that CDAs work to counter this decline (Kim, Sherraden, Huang, & Clancy, 2015).

Parents' expectations are important factors in a child's educational attainment over the long term. With SEED OK the automatic opening of Child Development Accounts and financial incentives may reduce structural barriers and support parents in maintaining positive outlooks about their child's future education.

The effect of SEED OK on social-emotional development may be explained by influences on parental attitudes, behaviors, and involvement; such influences may, in turn, affect children's social- emotional outcomes. A qualitative analysis of interviews conducted with 60 SEED OK mothers when the children were 2 to 3 years old supports that explanation: the intervention motivates mothers, especially those with disadvantaged backgrounds, to raise their expectations and increase support for children's education in the precollege years. (Hung, Sherraden & Kim, 2014, p. 269)

Parents who participated in SEED OK shared that they felt a sense of hope for their children. This in turn motivated the parents to support their children to achieve and be able to use the investment in their education. In a study examining parental educational expectations when a child is 4 years old, researchers continued to find positive influences of the CDAs on a mothers' expectations for their child (Kim, Sherraden, Huang, & Clancy, 2015).

Four years after birth, mothers who were exposed to the intervention reported higher educational expectations for their child than mothers in the control group did, and the proportion of treatment participants whose expectations remained stable or increased between birth and 4 years old is also significantly greater. Mothers who were exposed to SEED OK were nearly 3 percentage points less likely to report declining expectations between surveys. (Kim, Sherraden, Huang, & Clancy, 2015, p.125)

Child Development Accounts (CDAs) are seen to encourage families to accumulate savings due to sustained positive educational attainment expectations of parents. This reinforces the identity based motivation theory (college-bound identity). Resources and factors that support the accumulation of savings include: a savings structure, information, incentives, and early awareness of the importance of long-term financial preparation. In addition opening the CDAs allow parents to feel that higher education is attainable despite potential obstacles such as cost (Elliott et al. 2011; Elliott 2013; Kim, Sherraden, Huang, & Clancy, 2015).

Child Development Accounts are only one component of creating an environment where post-secondary is seen as a viable and accessible option for families with lower incomes. Elliott, Chowa & Loke (2011) suggest that in addition to increasing a child's college savings, in order to increase college attendance rates, educational policies must be created that also support a more positive college bound identity. Supporting the development of a college bound identity for children requires policies that work to increase parent's post secondary expectations for their child. Within a family environment the overarching message of hope, expectation, support, and resources are necessary to strengthening identity-based motivation for children. As parent's expectations increase, children's college bound identity is strengthened (Elliott, Chowa & Loke, 2011).

Singularly applying vehicles such as Child Development Accounts in the United States and the Canada Learning Bond (CLB) deposited into Registered Education Savings Programs (RESPs) in Canada only addresses one aspect of the equation towards increasing post secondary access. By designing a model that includes identity based motivation strategies to build college bound identity is a critical policy area to support. This means ensuring meaningful and interconnected activities are established in conjunction with the opening of the RESP and the CLB deposit. This will support parents and children's perceptions of their possible future selves, something that is developed as an ongoing dynamic (Elliott, Chowa & Loke, 2011).

A clear implication of this study is that when children have savings and have a positive college-bound identity they are more likely to attend college than both children who have savings but are uncertain that they will graduate from college, and children who are certain they will graduate from college but have no savings. Given this, policies that seek to build both children's savings and more positive college-bound identities are likely to be more successful at increasing college attendance than those that only promote savings or only promote a positive college-bound identity. (Elliott, Chowa, & Loke, 2011, p.201)

Based on this research policy priorities should include support to sustain high expectations that exist with parents of very young children. It is clear that Registered Education Savings Programs with the Canada Learning Bond (CLB) and Child Development Accounts are not a complete answer to increasing post-secondary access and achievement. It is one leverage point within the system that can have a positive impact. Strengthening the long-term influence of college savings includes maintaining high expectations of parents from the birth of their child while simultaneously supporting college-bound identity. If the belief that attendance at a post-secondary institution is part of your future is a part of your reality this will impact its fruition. The Omega Foundation (2016) commissioned a research report to investigate the influence of education savings and the Canada Education Savings Grants and CLB on the accessibility of post-secondary education in Canada.

Canadian researchers found that for most students at the end of high school, the decision to continue their education is less influenced by the availability of funds and more influenced by their motivation and expectations that may have taken years to develop. (Parkin, 2016, p. 5)

There are many possibilities to build an ecosystem based on these priorities, for example the combination of this work with existing early child-care and education interventions such as the Head Start program could reinforce the intended outcomes (Kim, Sherraden, Huang, & Clancy, 2015).

A second policy priority area has been the centre of discussion in both the United States and Canada, automatic enrolment in to ensure that the funds reach those intended to benefit (Berger and Baldwin, 2009; Shanks, 2014). If take up rates in opening Registered Education Savings Grants and enrolling in the Canada Learning Bond remains low among families with low incomes due to administrative policies this is a clear inequity of access. The debate centres on the opening of the account as an impetus for engagement and influencing future asset building behaviour to contribute to a child's post-secondary savings.

The experience with some education savings incentive programs thus raises some questions about the effectiveness of the automatic enrolment approach. In the case of non-automatic programs, the decision to opt in represents a first step of engagement with savings that can be expected to have a cascading effect; in the absence of this initial point of engagement, the existence of the account may have much less impact. (Parkin, 2016, p. 42).

Studies such as SEED OK have shown that families with low incomes, when seeking support with financial services, prefer a higher touch approach from community-based organizations with established trust. This engagement is not necessarily negated through automatic enrolment in a program such as the Canada Learning Bond (Parkin, 2016). This research has been the basis for established community programming in the Point Douglas area as well as national groups in Canada working to build awareness about the opportunities available for families.

3.2 Foundational Work for Canada Learning Bond in Point Douglas

In 2007, SEED Winnipeg began work to enhance access to Registered Education Savings Plans (RESPs) and the Canada Learning Bond for low-income families facing multiple barriers as a local delivery partner for the My Child's Future project. This project was launched by Social and Enterprise Development Innovations (SEDI, now called Prosper) with funding from Human Resources and Skills Development Canada (HRSDC). SEED recognized through their ongoing work in the community that the cost and process of obtaining identification was and continues to be a barrier for families looking to access a variety of benefits. In 2009, SEED established an Identification Fund to help address this barrier. Building on this work, in 2012, SEED received multi year funding from HRSDC to continue RESP work through the Financial Foundations for Education Savings project. This project allowed SEED to continue doing direct program delivery while building on this work to help increase the capacity of other Manitoba community-based agencies to deliver RESP information and support to their client bases.

Particular emphasis was placed on providing more intensive supports to low-income families facing multiple barriers. Priority groups included single parents, Aboriginal peoples, rural and remote populations, and recent immigrants. SEED worked with a network of community-based agencies in Manitoba to provide needed supports to participants on an individual basis or in a group setting. Through direct service delivery and through the development of Train-the-Trainer programming, SEED worked collaboratively with other community-based organizations to increase access to Registered Education Savings Programs among low-income families in Winnipeg and other communities in Manitoba.

After several years of providing intensive supports SEED Winnipeg moved away from Canada Learning Bond (CLB) promotion activities and focused their efforts on an Access to Benefits program, which assists clients in obtaining any of the benefits they may be

eligible for and are in higher demand. SEED continues to collaborate and support other organizations that are focused on promoting CLB.

There has also been national work that has worked to contribute to the overall awareness and accessibility of Registered Education Savings Plans (RESPs) and the Canada Learning Bond (CLB) for families across Canada. SmartSAVER is a creative marketing initiative involving public, private, and community partners that supports lower-income parents become successful savers using RESPs and the CLB. SmartSAVER is a program of the Omega Foundation, a Canadian registered charity².

In January 2015, www.SmartSAVER.org, launched a new online application form specifically created to help the families of these children open Registered Education Savings Plans (RESPs) and access the Canada Learning Bond (CLB). In conjunction with this new tool, several financial institutions³ partnered with SmartSAVER and committed to offer families with lower-incomes who opened an RESP account no fees and no minimum contribution requirements. Families can apply for the CLB through SmartSAVER's online application form in less than 10 minutes with the required documentation and choose any of the participating credit unions and banks to establish their RESP with \$0. The user-friendly application is supported in five languages (English, French, Spanish, Mandarin and Punjabi)⁴.

² SmartSAVER is supported by the Haynes Connell Foundation, the Lucie and André Chagnon Foundation, the J.W. McConnell Family Foundation, the George Cedric Metcalf Charitable Foundation, and CIBC.

³ Initially, BMO, Meridian, RBC Royal Bank, Scotiabank, TD Canada Trust, and Vancity committed to establishing RESPs for lower-income families with no fees and no minimum contribution to help them access the federal government's Canada Learning Bond. Recently, CIBC has also joined the agreement.

⁴ <http://www.theomegafoundation.ca/index.shtml>

4. Prototype Design & Implementation

The following section outlines the design and implementation of the Canada Learning Bond prototype. The work on this prototype began January 2015 with aspects of the work continuing to take place as of December 2017.

4.1 Overall Prototype Design

In January 2015, as the Project and the Guide Groups learned about the social lab process, the Canada Learning Bond (CLB) was one of the five initial prototypes to be used as a test to understand some of the tools of social labs. The work that was gathered during this time served as a foundation to the co-creation sessions that came next. As a starting point to understand the low enrolment rates in the CLB in Point Douglas the Project sought to understand what it took for families to access the funds. On March 6th 2015, the Project convened 20 stakeholders in a design session. As a result of this collective process was the following vision was outlined: Every child will have the opportunity to access post-secondary education. The participants agreed that accessing the CLB is a catalyst to make this vision a reality. Uptake of the CLB is generally low across the country. The reasons for this are best understood from the perspective of a family, first through the creation of a systems map of the current CLB sign-up process. The CLB map outlined the steps for a family to enrol while also mapping details about the work being done by stakeholders at the different stages and barriers families or organizations experienced during the sign-up process.

Based on information gathered by the March 6th participants, we heard that challenges existed in all phases of the Canada Learning Bond sign up process: Awareness, Recruitment & Incentives, Enrolment, and Post-Sign-Up. The following section outlines the steps and barriers identified on March 6, 2015⁵.

4.1.2 Stages in Canada Learning Bond Enrolment

The steps to access the Canada Learning Bond (CLB) can be broken down into five stages:

1. **Awareness** – at this stage a family learns that the CLB exists and is available for

⁵ After the March 6, 2015 session the Process and Barriers were compiled as a graphic: **CLB Process and Barriers** (Appendix A & B)

their children's post secondary education.

2. **Recruitment and Incentives** – at this stage a family learns about eligibility and decides if they want to begin the sign up process; this stage also includes completing pre-requisite steps:
 - File taxes;
 - Determine eligibility;
 - Decide to pursue the CLB;
 - Acquire necessary identification;
 - Make appointment at a financial institutions; and
 - Find childcare and transportation to attend appointment.

3. **Enrolment** – this stage includes the actual application process up to approval; The family will need to:
 - Attend appointment at financial institution;
 - Understand and complete application paperwork to open Registered Education Saving Plan (RESP) and submit application for CLB to government program;
 - Respond to correct or add any missing and/or mistake information on application as needed; and then
 - Wait up to 3 months for application approval.

4. **Approval** – Federal government program verifies income and approves application.

5. **Post-enrolment** – this stage includes the actual deposit of the bond funds to the time that the bond is accessed for post secondary education. The family will:
 - Receive initial deposit of \$500 to RESP and any retroactive yearly amounts;
 - Complete yearly tax returns to trigger additional deposits of \$100 until the child turns 15 years old;
 - OPTIONAL – make additional contributions (minimum of \$25 per deposit) to the RESP, which can leverage the Canada Education Savings Grants;
 - Collect interest on CLB and any additional funds; and finally
 - Access funds to attend recognized post-secondary education.

4.1.3 Identified Barriers in Canada Learning Bond Enrolment

Many families whose children are eligible for the Canada Learning Bond (CLB) may be facing multiple barriers that affect their ability and willingness to apply. Many of these barriers influence families at numerous points throughout the sign up process. Some of the barriers identified for families in Point Douglas include:

Basic Needs – Signing up for the CLB can require numerous appointments, for which a family must find transportation and childcare. There are also costs associated with obtaining pre-requisite identification and/or filing taxes. Meeting immediate basic needs often takes priority. The future benefits of signing up for the CLB are not always motivation enough for families to invest the time, energy and money required.

Mobility & Stability - Many low-income families find it hard to stay in living in one place for extended periods of time. Important documents can easily get lost with frequent moves. If there are any errors with the CLB application and the family fails to respond, the application can expire.

Literacy - This can include financial literacy and form literacy in addition to general literacy, which can be a barrier for both English as a Second Language learners and native speakers alike. Caregivers may be too embarrassed to ask for help, or become overwhelmed at the processes required to prior to and during sign-up for the CLB.

Trust - Many families are mistrustful of systems and institutions, and may have difficulty believing that unconditional resources are available. People also fear consequences that might be triggered by engaging with any system or institution and be unwilling to sign forms and documents. The stigma of poverty may also keep families from pursuing the CLB, the fear of judgment or “asking for handouts” is often enough to keep individuals from seeking support.

Social Isolation - Often people in situations of poverty are socially isolated have fewer opportunities to learn about resources and may be uncomfortable engaging with systems and institutions, or with people in general. Limited social networks can affect a person’s sense of hope and ability to see possibilities for themselves and their children.

Historical Issues – While some families may experience situational poverty, many experience intergenerational poverty. Intergenerational poverty often includes intergenerational trauma as a result of systemic racism, childhood physical and/or

sexual abuse, and addictions.

Based on these barriers possible activities at each of the five stages were identified for consideration in the design of the CLB Prototype.

4.1.4 Solution Areas Based on Systems Mapping

During the co-creation process participants outlined possible solutions to the barriers identified in each of the stages of the Canada Learning Bond (CLB) sign up process.

Awareness

- Engaging people in trusted positions within a community to promote and increase awareness of the CLB benefits and processes

Recruitment and Incentives

- Building capacity and understanding among trusted community sources about Registered Education Savings Programs, CLB eligibility and pre-requisites, tax readiness and benefits of education savings in general
- Providing dedicated community staff to support families in completing pre-requisites
- Providing financial support for families to cover childcare and transportation expenses associated with obtaining pre-requisites and completing CLB application
- Removing/subsidizing cost of identification documents
- Streamlining application processes for identification such as Social Insurance Numbers and birth certificates

Enrolment

- Building awareness of the CLB and SmartSAVER agreements among financial institution staff at the local branch level
- Improving sensitivity and understanding of families facing multiple barriers among financial institution staff at the local branch level
- Providing dedicated community staff to support families through entire process including attending appointments and completing applications
- Encouraging federal program to simplify language and streamline applications for CLB and Canada Education Savings Grants

Post Enrolment

- Encourage federal program and financial institutions to notify families of successful applications and subsequent annual deposits
- Create community-wide, cross-sector strategies to highlight and celebrate education savings and promote educational success
- Build upon CLB funds through connections to other education savings resources and scholarships programs

4.1.5 Prototypes

To facilitate increased uptake of the Canada Learning Bond (CLB) for eligible families in Point Douglas and to address challenges experienced by families⁶, three activity areas were initially outlined:

1. **Supported Enrolment: A community network cooperates to ensure that babies are enrolled at birth.** This prototype focused on building capacity in the community to promote the CLB and to support families through the sign up process.
2. **Identification: Making identification easy for families to obtain.** This prototype explored systemic changes to address costs and processes associated with obtaining and retaining various forms of identification. It focused on long-term permanent solutions.
3. **Accessible Banking: Families can easily engage with financial institutions for basic banking and Registered Education Savings Plans.** This prototype engaged with financial institutions to explore how their internal processes can better meet the needs of families for both basic banking and CLB enrolment.

As the Project learned more about families' experiences with the sign up process through the implementation of the above prototypes, and combined with additional research in the area of education savings, two additional activity streams were added:

4. **Post Enrolment: Creating opportunities for educational success.** This prototype examined the possibility of collaboration in all sectors of the community in order to foster "college bound identity" (local community language to be determined) for children. Initial ideas around this included recruiting "champions of hope" and the developing celebrations of milestones along the path to post secondary education. Another important element of this could be innovating mechanisms

⁶ Initially this work was outlined as activity streams within one singular prototype. As the knowledge base of the team working on The Project grew, it became clear that each of these activity areas were prototypes within the larger CLB Prototype.

to leverage matching funds to build upon existing assets available for post secondary education.

5. **Children in Care: Accessibility for children in care:** This prototype supported the creation and documentation of a process for agencies sign up children in care that can be used by agencies throughout the Province and serve as the seed throughout the country.

Collectively these activity streams form the overall prototype. The five activity streams are also recognized as a different kinds of prototype that have been developed to various stages.

4.2 Supported Enrolment

The work completed for supported enrolment can be viewed as a developmental (live) prototype; one that is, “an applied or field test of an idea, either the entire model or a specific component, in the real world” (Cabaj, 2017, p. 4).

In order to bring broader awareness to the Point Douglas community, organizations, and Winnipeg in general, The Project hosted a learning event May 4 & 5, 2015. Three sessions featuring keynote speakers, May Wong⁷ and Clint Kugler⁸ two leaders in the areas of educational savings for children in Canada and the United States. Sessions were attended by people from the business, financial, community, and public service sectors. These sessions sought not only to increase awareness of Canada Learning Bond and the impact of educational savings on children and families, but to also engage a broader section of stakeholders to promote Registered Education Savings Plans and address barriers.

4.2.1 Small Scale Implementation

The goal for the small-scale testing of the supported enrolment process was to develop the foundation for **a community network to ensure that babies are enrolled in the Canada Learning Bond (CLB) at birth**. This supported enrolment prototype focused on building capacity in the community to promote the CLB and to support families through

⁷ May Wong is the Executive Director of the Omega Foundation and SmartSAVER. Her presentation was recorded and can be viewed at: <https://www.youtube.com/watch?v=0Lh4AF9Rjmw>

⁸ Clint Kugler is the Founder of Promise Indiana and CEO of Wabash County YMCA. His presentation can be viewed at: <https://www.youtube.com/watch?v=FUaeKFpyUwU>

the sign up process. Supported enrolment was designed as a community embedded, peer supported, high touch process to support families to access the CLB in a design based on the Child Centred Model.

Four host organizations⁹ were identified to test a supported enrolment process that would address barriers identified through the systems map. To test this process, 20 families with at least one child 0-6 years of age were to be recruited. Recruited families with multiple eligible children were provided support to enrol all eligible children.

Sampling was designed to ensure diverse experiences across families including those who require support and resources to obtain all necessary documentation to access the Canada Learning Bond and those who have partial documentation and resources and may only need partial support. While 20 families was a target for the small-scale the focus was primarily on the learning across diverse experiences rather than the number of families itself.

The Canada Learning Bond (CLB) was not a program that was familiar to the majority of community based organizations or staff in Point Douglas. To support community families recruited for this prototype, community based staff members were trained in the CLB enrolment process. This occurred on May 25, 2015. SEED Winnipeg facilitated and provided information on Registered Education Savings Plans, Canada Education Savings Grants, the CLB, and requirements to access them. In total, seven staff members within the four community-based organizations completed the training. The Winnipeg Boldness Project worked to develop a user-friendly flowchart¹⁰ outlining the steps necessary in order to access the Canada Learning Bond to support staff and family awareness. Additional training was offered to ensure staff members were familiar with the Winnipeg Boldness Project intake process for data tracking and evaluation purposes.

Resources made available for families to ensure access to Canada Learning Bond included: bus tickets, childcare, identification (including photo identification and birth certificates), and income tax completion. When possible, families were supported to access existing resources including: identification costs covered through Employment

⁹ Through the use of the Winnipeg Boldness Project's Accountability Framework the four host organizations identified to test small-scale supported enrolment were: Andrews Street Family Centre, CEDA, Lord Selkirk Park Resource Centre, and Mount Carmel Clinic.

¹⁰ See Appendix C for **CLB Flowchart**. Note: the version included was amended to be of general use, initial version referenced the time limited and geographic specific supports that were available during prototype testing.

and Income Assistance workers and income tax preparation available through SEED Winnipeg. Organizations volunteered the staff time.

4.2.2 Small Scale Key Learning

1. Organizations whose mandates include regularly assisting families in accessing resources were able to dedicate time to supporting families through the enrolment process. This was more difficult for organizations whose funded activities were not primarily in the area of direct family support. Adequate staffing levels and flexibility to allow for staff to accompany families off-site when support was required was essential.
2. At times, families who were experiencing crisis situations or multiple demands on their time and challenges in meeting basic needs experienced difficulty completing Canada Learning Bond (CLB) enrolment. Due to these competing demands, CLB was deemed a low priority. While the opportunity was exciting and they felt that this was an important resource to access for their children, it was difficult for them to complete the steps necessary in the given time.
3. Staff worked on average three to four hours with each family to support them in accessing the CLB. Families required resources for transportation and identification more often than childcare. Families identified access to these resources as extremely supportive to enrolling in the CLB.
4. Families who were able to start the supported enrolment process overwhelmingly identified support staff as the key to their success and completion of all necessary steps. Support staff were key in explaining the steps and opportunity of the CLB, Registered Education Savings Plans, and providing advocacy when necessary. Some families described difficulty in interactions with financial representatives or in accessing identification, but support staff were able to find solutions to these issues.
5. Families who completed post-evaluation interviews identified themselves as confident in the opportunity provided by the CLB, wanting to share this opportunity with other families in the community, and excited that there were financial resources available for their children's post-secondary education.

4.2.3 Medium Scale Implementation

Small-scale accomplishments included the design and testing of a supported enrolment process that established the community supports and resources necessary in organizations to ensure that a broader community network of referrals could be

established. The small-scale design and implementation was completed with community partners from May to August 2015, and key learning was used to design this next medium-scale supported enrolment opportunity for the Canada Learning Bond prototype.

Based on learning from the small-scale implementation and an August 31, 2015 co-creation planning meeting with community partners, medium scale activities were outlined to strengthen the community network and provide new opportunities for engagement. This included:

1. Community Awareness & Staff Training

- a. Training supported enrolment staff from three organizations¹¹
- b. Sharing general Canada Learning Bond (CLB) information and prototype resources¹² available with numerous stakeholders and trusted referral partners in the community: public health nurses, school family support workers, and other community-based organizations.

2. Support Workers

- a. Providing two full time equivalent positions for workers to focus efforts on recruitment and providing support to referred families.

3. Family Supports

- a. Providing resources to support a target of 240 families to sign up for the CLB.

4. Sign-up Event

- a. Hosting an event to promote and provide on-site sign up.

Identification and Training of Supported Enrolment Staff: During this phase Andrews Street Family Centre and Lord Selkirk Park Resource Centre continued to partner with The Winnipeg Boldness Project to support families in accessing the Canada Learning Bond. In addition, the North End Family Centre was identified as a partner for the medium scale of the supported enrolment prototype. Training for existing and new supported enrolment staff was completed October 5, 2015.

¹¹ It was determined in the small-scale implementation that one of the four organizations in the original CLB prototype was not structured in a manner that allowed staff to be flexible with their time offsite with families. The other organization was not able to provide the staff time for the implementation due to other needs. For this reason two of the original organizations plus one new site continued with the prototype for the next phase.

¹² Information tools included the **Flow Chart** (Appendix C) as well as a **brochure** (see Appendix D). Note: for both tools, the versions included here were amended to be of general use, initial versions referenced the time limited and geographic specific supports that were available during prototype testing.

Canada Learning Bond (CLB) Community Awareness Training: This training took place October 9, 2015. The goal of this session was to invite community organizations, schools, and public health nurses to learn more about the CLB, the process to sign up, and the benefit of enrolment for children and families. In addition supported enrolment staff from Andrews Street Family Centre, Lord Selkirk Park Resource Centre, and North End Family Centre were present to introduce themselves as a resource for families who would like assistance completing the steps to open a Registered Education Savings Plan and enrol their child(ren) in the CLB. Community organizations were provided with community developed CLB brochures (appendix E) to share with families that they work with.

Development of a community Canada Learning Bond (CLB) awareness video: This was completed at the end of October. *Canada Learning Bond: Growing Hope For The Future*¹³ was released and was used for presentations being made to families and organizations about the CLB. This video was identified as an important tool to build awareness about the CLB with Point Douglas families and community based organizations. It is important that families have the opportunity to learn from other family's experiences accessing the learning bond and to become familiar with the resources available to support enrolment if required.

Building A Network of Referrals for Canada Learning Bond Sign Ups: The Project reached out to organizations in Point Douglas to share the brochures and complete short presentations to families about this opportunity. Over 700 brochures were distributed to partners in the community. During this time Supported Enrolment staff were also invited to attend the presentations in order to build additional relationships with various organizations and capacity to use this presentation in their own recruitment work.

Work was completed to reach out and build partnerships with daycares and schools in Point Douglas. As a result of this Community Awareness Training a partnership was forged with the principal at King Edward Community School (825 Selkirk Avenue), who requested a presentation be made to parents involved in the Sistema after school music program at the school. Two presentations were completed. Other outreach occurred from Lord Selkirk Park Resource Centre Supported Enrolment staff to David Livingstone

¹³ <https://www.youtube.com/watch?v=v0SQkJeBxQI>

School, parents and caregivers in the Manidoo Daycare Centre, and at R.B. Russell's Daycare Centre.

A partnership was made the Winnipeg Regional Health Authority's (WRHA) Public Health Nurses based out of the Point Douglas office and the Home Visitors in the Families First Program to refer families to obtain the Canada Learning Bond (CLB). WRHA also facilitated connections with organizations offering Supported Enrolment as identified. In addition to the learning being tracked through the delivery of the Supported Enrolment process in the three organizations, we also learned from the partnerships with Public Health Nurses, Families First Program at the Point Douglas WRHA, and with King Edward Community School. This learning helped the Project to reflect on how to best facilitate a community network that cooperates to ensure that children are accessing the CLB as close to birth as possible.

Community Canada Learning Bond (CLB) Sign-Up Event: Initial partners for this event were identified and a planning meeting took place October 27, 2015. At this meeting commitment was made by three financial institutions to provide resources to support the mobile CLB Community Sign Up event. Assiniboine Credit Union, Royal Bank, and TD Canada Trust sent teams to ensure families the opportunity to open Registered Education Savings Plans and apply for the CLB on site. Service Canada also attended the planning meeting and were onsite at the Sign-Up Event in order to provide Social Insurance Numbers as required. Scotiabank later responded and also provided staff at the event. The Community Sign-Up Event was hosted January 6, 2016 for families in Point Douglas at King Edward Community School. A recruitment campaign took place in order to prepare families for this event.

When partners were brought together to plan this event, initially scheduled for November 2015, it was indicated that a Social Insurance Number (SIN) clinic hosted at community organizations would help families better prepare to come to a community sign up event. As a result the date was moved to January 2016, and the following SIN Clinics were coordinated.

Community Mobile Social Insurance Number (SIN) Clinics: In preparation for the Canada Learning Bond Sign-Up Event two SIN clinics were held. These were hosted in partnership with Service Canada, Lord Selkirk Park Resource Centre (November 24, 2015), and Andrews Street Family Centre (November 27, 2015). Advertisement of the SIN Clinics was supported through community organizations and social media.

At the end of small and medium scale testing 54 families were supported to sign up 114 children for the Canada Learning Bond.

4.3 Accessible Banking

Accessible banking is a slow prototype. In other words it is “a process to develop and test a new idea or model that requires changes in the capacity or culture of the innovating organization in order to succeed” (Cabaj, 2017, p. 4).

One of the key barriers identified by families in the original co-creation and design was the inaccessibility of financial institutions. Partly due to a lack of brick and mortar financial institutions in the North End, there is a heavy reliance on fringe banking services that are very costly. Trust is another area that families identified as impacting relationships with financial institutions. The stigma of poverty and lack of resources may keep families from engaging and accessing the opportunity to open a Registered Education Savings Plan and receive the Canada Learning Bond deposits. Lack of identification, addressed in the next section, is also a connected issue.

In recognition of these barriers, the Project committed to engaging with community partners including SEED Winnipeg, Assiniboine Credit Union, and SmartSAVER to address the identified challenges. This included tracking the experiences of families accessing Registered Education Savings Plans and Canada Learning Bond (CLB) through the financial institutions during the Supported Enrolment prototype; building relationships with financial institutions; and later through supporting other collective initiatives, such as the Manitoba Financial Empowerment Network, who continue to address issues around cultural safety and corporate social responsibility.

During the medium scale testing of the Supported Enrolment prototype, the Project engaged with several financial institutions to address issues related to Canada Learning Bond (CLB) sign up and participation in community events or at community request. Financial Institutions were more likely to engage when a specific request was made, but overall response to our requests were largely dependent on relationships with representatives at the regional and local branch levels. Discrepancies between awareness of the CLB and practice of policy at the local branch level was inconsistent, but were addressed through advocacy.

4.4 Identification Strategy

The identification strategy is an example of a slow prototype. This means it is “a process to develop and test a new idea or model that requires changes in the capacity or culture of the innovating organization in order to succeed” (Cabaj, 2017, p. 4).

The design of the Canada Learning Bond (CLB) prototype established identification as a significant barrier for families in Point Douglas to access the CLB. Identification is a critical component in the enrolment in a Registered Education Savings Plan and subsequent deposit of the CLB funds. In order to provide an accessible option for families who have experienced challenges accessing primary identification, the Project committed to establishing partnerships to understand why these barriers existed and what could be done.

The Project participated in a Community Forum to discuss the issues of Identification as a barrier in 2015, and collaborated with SEED Winnipeg to advocate for the Province to address barriers associated with identification in 2016.

4.5 Post-Enrolment Strategy

The Post-Enrolment strategy is an example of an incremental prototype. This encompasses, “a building block approach where an innovator adds and tests components of a more complex model or solution incrementally over time,” (Cabaj, 2017, p. 4).

On January 18, 2016, The Winnipeg Boldness Project hosted a co-creation session to generate possibilities for a community wide educational success strategy that could build upon the Canada Learning Bond to cultivate “college bound identity” and develop a “North End Promise”: that all children in Point Douglas will have the opportunity pursue education beyond high school. The session was attended by 25 participants from various sectors including education, government, community social service organizations, and the private sector.

Participants were asked to think about what supports, programs, initiatives and services exist at various levels of society that support the vision, and asked to place them in consideration of the stage along the educational journey to success. While at first glance there appeared to be numerous supports, a gap in resources was revealed for the

pregnancy and newborn stages. The picture of available resources indicated two possible avenues: 1) address the gap in resources during pregnancy and newborn stages; and/or 2) further explore why existing resources are not resulting in higher rates of educational success for children in the Point Douglas neighbourhood.

Rapid ideation, an activity in co-creation sessions that can facilitate a diverse set of opportunities, was completed with the participants. After reviewing the existing resources and supports, participants were asked to individually generate five ideas to respond to the gaps and/or barriers to the effectiveness these resources. A sampling of general themes and unique ideas are listed below:

- Increasing Attachment to Education – these ideas include supporting families as wholes to change expectations and behaviors toward post secondary possibilities;
- Building relationships with Universities – involves partnerships between community and educational institutions;
- Promote the Canada Learning Bond (CLB) – includes possibilities to support and promote access to Registered Education Savings;
- Financial Access of Post Secondary – includes resources in addition to the CLB;
- Career/Education Awareness – ideas involve increasing awareness about possible career paths and required education;
- Other – ideas include developing college bound identity curriculum for school age children, promoting physical activity, celebration of milestones, etc.

Based on the previous activity participants were asked to each select one of their own ideas and provide a more in depth description that could be presented to table groups. Descriptions included:

- Merchants Corner – changing attitudes toward education by developing relationships between post secondary institutions and potential students;
- Community Partners with Community Support Workers – connecting families through support programs to access education savings;
- Headstart Programs – promoting early childhood education through programs;
- Annual Celebrations – Registered Education Savings Plan providers hold celebrations to draw attention to the importance and possibilities connected to savings;
- Promote Post Secondary Education – discussions about future possibilities for students at a variety of community and school events;

- Reward Curiosity – encouraging children to explore possibilities and view education as positive;
- Teach About Money (because education=more wages, more money) – parents and teachers cooperate to make the connection between education and future earning potential;
- Promote the Fun of Learning – parents and teachers encourage students through positive reinforcement and example;
- Parent/Child Courses – aimed at engaging parents who have not had post secondary education;
- National Education Support Strategy – media/community campaign to promote equity of education;
- Lifelong Learning – aligning post secondary/other and social goals to change behaviors;
- Family drop-in centre where activities of engagement can occur – such as stabilizing families and planning for education savings;
- Identification issued free by government (sign up at hospital) – for all newborns;
- Make post-secondary education free – society, not learners, pay for education;
- Social workers – connecting to educators;
- Have the post-enrolment money amount show up on the student's report card;
- Sponsor to match funds – leveraging additional funds for education savings;
- Link education savings accounts to school records;
- Develop college bound identity curriculum – for educators at all levels
- Expansion of CSI – summer learning programs offered to wider range of grades
- Path Map – person centred planning for success and self-determined goals
- Reconciliation – reframing educations system to be more inclusive

After presenting their best idea descriptions to tables, table groups selected one idea to further develop through the business model canvas. This activity helped to generate possible activities, key stakeholders and potential resources. While each table began to address the various modules of the business model canvas, many of them did not have time to fully develop their ideas. The following topics were chosen:

- Expansion of the CSI program
- Reconciliation
- Report Card Updates
- Life-long Learning
- Path Map

At the time of this report, the Project did not plan to take on further development of this solution area. Instead it began to collaborate and participate with other collective initiatives led outside of the Project as part of scaling. The co-creation work provides a strong starting point for anyone looking to build upon education savings and further develop and scale the development of a “college bound identity.”

4.6 Children in Care

This is an evolutionary prototype, one that is, “built in an iterative and incremental manner in an effort to more fully develop and refine a model or intervention,”(Cabaj, 2017, p. 4). In other words, successive prototypes build off of previous ones and could result in versions that include adjustments based on learning and observations.

In Manitoba there are a significant proportion of children who are in the care of Child and Family Services. During the implementation of the small scale of the Supported Enrolment prototype it was recognized that access to the Canada Learning Bond might not be occurring for children in care.

In December 2015, the Project signed a Memorandum of Understanding (MOU) with Metis Child, Family, and Community Services (CFCS) to partner in developing a prototype that would allow us to learn more about the process of signing up permanent wards and work toward ensuring all permanent wards had to the CLB. This MOU led to a meeting of partners who met to map out the process that would occur with Metis CFCS. As a result, a process for agencies to enroll permanent wards in the CLB was documented (Appendix E). A total of 32 Permanent wards had Registered Education Savings Plans (RESPs) opened and were enrolled to receive the CLB. They also acquired birth certificates and Social Insurance Numbers.

A review of the prototype document took place with partners in January 2017 and a second cohort to sign up was identified. At the time of this report, collaboration with Metis CFCS was ongoing. The Project was communicating with Metis CFCS, Winnipeg CFS and representatives within the provincial Department of Families to address potential scaling across Manitoba, and areas identified in the key learnings for further development.

5. Alignment with the Child Centred Model

5.1 Child Centred Model Summary

The foundation of the work developed through the Winnipeg Boldness Project relies on the wisdom and direction of community leaders who have, from the beginning, informed a *way of working* in the North End of Winnipeg, Manitoba that promotes success for families. This way of working has been documented in *Ways of Knowing, Being, Doing and Feeling: A Wholistic Early Childhood Development Model* (Child Centred Model) as a promising practice. Each of the prototypes designed and implemented by community partners with the support of the Project are demonstrations of the core values and attributes of promising practice of the Child Centred Model.

The Child Centred Model is a way of working with families that honours the strengths, knowledge, passion, and commitment that families bring to raising their children; and advocates for opportunities to learn, build, grow, experience, and belong to a community. The underlying belief within the Child Centred Model is that children are at the centre of a community: members, organizations, structures, and policies that are a part of that community are in interrelated and interdependent relationships with children and families. These relationships are important and need to be led by families and those who are in their close circles of support.

5.1.1 Implications for Designing and Implementing based on the Child Centred Model

1. Early childhood development initiatives will need to see sacredness of the whole child, within the context of history, culture, family, community, their full human potential, and right to the fullness of life.
2. Supports to parents must include teachings that affirm sacredness, dignity, value and worth, healing from trauma, and hope. Keeping families together must be priority. A variety of learning experiences must be accessible, affordable, culturally safe, and drawn from strength-based perspectives, with opportunity to spend some time on the land.
3. Healing strategies and modes of healing must integrate trauma counselling and restoration of balance in healing relationships between professionals and ones

seeking help. The help of Elders, medicine people, sweat lodge ceremonies, healing circles, should be offered as an integral part of healing when the need is expressed.

4. Community Learning Circles should be implemented to share knowledges, wisdom and worldviews of the community.
5. The community has its own answers. Service providers can only be facilitators in the process of building strong, vibrant communities. The community is enriched with wisdom, knowledge and experience that can be drawn from in future initiatives.
6. Human resource development strategies must include multicultural proficiency education and training.
7. The whole community of service providers, everything that touches the lives of our children, must be fully engaged with, and invested in the early childhood development initiatives.

The Canada Learning Bond prototype is a demonstration of the values and promising practices of the Child Centred Model.

5.2 Canada Learning Bond & the Child Centred Model

The Canada Learning Bond (CLB) prototypes address the following core values and attributes of promising practice in their implementation:

Children are sacred: Sacredness is especially observed in children, who are closest to Creator. Babies are a gift and a responsibility.

The belief in the value and sacredness of children is clear through the Canada Learning Bond (CLB) prototype. The work that is done to ensure children have access to post secondary education is built on the belief that all children have potential to succeed when they have the right tools and the systems are built to welcome them. Research on attainment of post-secondary education has shown that when babies are born, parents possess the highest sense of hope and aspirations for their children. The CLB is one avenue that can help to maintain

these aspirations to ensure that the value of children remains at the centre of the circle of community.

The Supported Enrolment, Post-Enrolment, and Children in Care prototypes incorporate this value into the foundation of the work. The belief that from the birth of a child all members of the community should be working together to ensure that children have access to the resources and the champions and mentors to strengthen and build a college bound identity. The full implementation of these prototypes could continue to build on the belief on the sacredness of the child in a strong family and community context by addressing a birth to post-secondary strategy that is resourced through community organizations.

Self-determination: “We are put here by the creator to care for each other and for mother earth. We should therefore be responsible for ourselves, for our families, for the next generation, and for our community.”¹⁴ Having voice and volition to make choices to attend to individual needs leads to recognition of the responsibilities to family and community.

Self-determination implies that people have the power or freedom to control their own life. This includes feeling competent with the knowledge and skills, or ability to seek out the knowledge and skills, to be successful.

The Canada Learning Bond (CLB) prototype was built on the experiences and barriers identified by families in Point Douglas. Access to CLB funds set aside for children and the opening of a Registered Education Savings Plan is a choice that families can make to ensure their strong educational future. The choice to access these funds begins with awareness about the CLB itself, and, if required support to access the resources to open the account. The CLB prototype was created to remove barriers to access to ensure that families have everything they need right from the birth of their child to make this choice for their family. Through this process self-determination is a critical area that is being strengthened. The Supported Enrolment, Accessible Banking, Identification Strategy, Post-Enrolment Strategy, and Children in Care Prototypes all work together to provide critical elements to support self-determination of children and families.

¹⁴ KSCS (Kahnawake Shakotii'Takehnhas Community Services). *Aboriginal values and social services: The Kahnawake experience.* (Ottawa: Canadian Council on Social Development) 1994 at 22.

Person Centred: Services are responsive in considering people as wholistic beings who have competing needs and differing priorities; therefore, services are flexible.

This value is a strong element of the Supported Enrolment prototype. This was designed with a person centred perspective where a peer community worker walked with families through each step of the Canada Learning Bond (CLB) enrolment process with as much or as little involvement from the worker as the family deemed necessary. If families required support to obtain identification the worker was available to help them through this process. If families required someone to attend the appointment at the bank this was also an option. The CLB prototype was not a one-size fits all approach but rather one that could be tailored to meet the needs of each unique situation.

Relationships/Trust: Time and care is taken to develop relationships and build trust with individuals and families; it is the essential foundation required to be effective and respectful in dealing with all people.

The Supported Enrolment prototype was built on the creation of relationships with families. In order to work with families in a meaningful way, trust needed to be established. This meant that staff met families where they were at and felt most comfortable whether that was at their homes, in the resource centre, or at a coffee shop. There could be several points of contact before families felt comfortable with completing the steps of the enrolment process. Staff worked to ensure that their actions demonstrated respect and value for families. In addition to the trust and relationships that were built with the supported enrolment staff, families also benefited from these values in place at places like financial institutions. The rationale of the supported enrolment process was that families who would work with staff who they felt they trusted and had built a relationship with would be more able to support families in enrolling in the Canada Learning Bond. Families indicated that they felt well supported by the staff. It was clear however during the small and medium scale that trust which was identified as a barrier at the design of the prototype, remained an issue when interacting with institutions. At times supported enrolment staff were able to work with families to continue despite a negative experience where they felt judged or barriers remained an obstacle.

Non-judgment: All people are welcomed and respected regardless of situation or circumstance. People are met where *they* are at: services recognize that people are at different stages in their own journey, face different challenges, and have varied gifts.

The Supported Enrolment prototype required that families work through several stages of preparation to get to the enrolment appointment for opening the Registered Education Savings Plan. Due to the direct work with families living in various situations and requiring varying levels of support the community workers were required to work in a way that met families where they were at. Families each had hopes and aspirations for their children and the work in this prototype built on this motivation. This was a key element in the development of relationships and trust as described above.

Obtaining identification, working on taxes, opening a bank account and working with a financial institution were all areas where previous barriers were identified in the designing process for the prototype. The staff working with families in the supported enrolment prototype were able to mitigate some of the situations where families felt judged. It was clear through experiences shared by families and staff however that feeling judged in these situations remained a considerable barrier.

Peer-to-peer learning: Services provide opportunities for community members to build their capacity to become mentors for their peers; this respects the diverse gifts of peoples' experiences and provides meaningful support

The key to community organizations success in the North End with families is the experiences of the staff who work there. Most staff who are hired to work in the family resource centres live or used to live in Point Douglas and began as recipients of the services that they now provide. The work in this project was no different. Community leaders identified current or potential staff members who would be a good fit to work directly with families with young children for this prototype. Peers had to the opportunity to be trained and mentored by community leaders to work with families to sign up for the Canada Learning Bond.

Supported enrolment staff had the opportunity to sign up for the Canada Learning Bond (CLB) on their own at the beginning of the prototype to understand the steps of the process and be able to share this experience with the

families that they worked with. One of the great benefits that came from their experience is the excitement that it built when they contacted other families. These positive stories were shared in the creation of the Youtube video where the CLB was introduced to Point Douglas families with faces that they might already know as their own neighbours and community members.

Cultural safety: Beyond professional cultural competency, the recipient's point of view is the essential factor. The power to determine if a situation or interaction is culturally safe lies with the recipient of services.

The intention of the Supported Enrolment was to ensure that in interactions with the various systems required to open the Registered Education Savings Plan and access the Canada Learning Bond were culturally safe. This was an area of challenge in the small and medium scale of the prototype. Challenges occurred in obtaining identification and attending financial institution appointments. While the work of the coordinator ensured that challenges when experienced were addressed, there is still a considerable amount of work to be done to ensure families feel cultural safety when accessing these resources.

Equity: Certain individuals or groups face more challenges than others and therefore require more support. Specialized services, increased opportunities, and support is available to those who have greater need.

The overall Canada Learning Bond (CLB) prototype was built on the value of equity. The intention was to increase access to post-secondary institutions through the growth of assets for children. The Supported Enrolment prototype strengthened this intention by creating the opportunity for families to access resources in order to access the CLB. The identification strategy was designed to address existing barriers that keep families from accessing other supports for overall health and wellbeing. If families had access to identification for their families more than the CLB and a Registered Education Savings Plan would become accessible. Accessible banking was also designed based on the value of equity - that all family members were able to receive identification necessary for the opening of the accounts.

The Child Centred Model is based on the work of leaders in the North End of Winnipeg. Using the model in conjunction with their work with families organizations have seen tangible and meaningful successes for families. In the application of this model to the

design and implementation of the Canada Learning Bond prototype the Project was hoping to positively impact the educational future of young children in the community.

The application of this model is consistent with the review of literature, completed in Section 2, which outlines key learning from previous research in this area. The review indicated that successful achievement of post secondary education is supported through the use of asset building policies and activities that strengthen and maintain college-bound identity. Support for parents to sustain the hope and aspirations that they have for their children when they are born is a foundational element of a comprehensive strategy. This can also be strengthened through the creation of a network of community mentors who ensure that college bound identity is maintained beyond early childhood. Ensuring the application of the promising practices of the Child Centred Model including: children are sacred, self-determination, person-centred, relationships/trust, non-judgment, peer to peer learning, cultural safety, and equity work to ensure families' access to Canada Learning Bond and in the creation and strengthening of college bound identity.

6. Evaluating the Prototype

6.1 Methods and Data Gathering

In order to track the learning from the implementation of the Canada Learning Bond (CLB) activities a mixed-methods evaluative framework was designed. This includes:

1. Winnipeg Boldness Project general intake form¹⁵
2. CLB process tracking form¹⁶
3. Pre-CLB Enrolment qualitative interview (participant)¹⁷
4. Post-CLB Enrolment qualitative interview (participant)¹⁸
5. Post-CLB Staff qualitative interview¹⁹
6. Participant observation and field notes

These methods were designed to capture the ongoing learning of the Supported Enrolment prototype work. Activities completed in the prototypes for Accessible banking, Identification strategy, Post-enrolment strategy, and Children in Care were tracked by Project staff through formal and informal reporting of stakeholders, tracking inputs and outputs, and participant observations. This information is included in the key learning in previous sections and the upcoming sections: What did we learn & Impact and Ongoing Efforts.

6.1.1 A note on evaluating prototypes

The Canada Learning Bond prototype was one of the initial in a group of five to be designed and developed at The Winnipeg Boldness Project. As a new Indigenous social innovation project the team, well versed in community and participatory action, began learning about social innovation and social lab tools alongside the community of partners committed to the Project. In the last two years as social innovation has emerged in communities the processes and tools by which to design evaluations have also emerged. Through this growth the Project has been reflecting through their own

¹⁵ This form is completed by staff with families accessing the CLB through the small-scale prototype. See **Proofs of Possibilities Intake Form** (Appendix F)

¹⁶ This form is completed by staff with families accessing the CLB through the small-scale prototype. See **Canada Learning Bond Progress Tracking Sheet** (Appendix G)

¹⁷ This face-to-face interview is completed by the community interviewer with families prior to beginning CLB enrolment process. See **Canada Learning Bond Pre-Evaluation** (Appendix H)

¹⁸ This face-to-face interview is completed by the community interviewer with families after completing the CLB enrolment process. See **Canada Learning Bond Post-Evaluation** (Appendix I)

¹⁹ This face-to-face interview is completed with staff after the small-scale implementation. See **Canada Learning Bond Staff Evaluation** (Appendix J)

developmental evaluation about how to evaluate innovative and iterative learning that is meant to be responsive to needs and barriers as they are revealed.

Retrospectively the design of the evaluation for the initial Supported Enrolment prototype was cumbersome for the type of learning that was taking place. By the end of the prototype the evaluation relied more on observation, key informant informal conversations, and conversation circles to learn about what was working and what was not in the design.

6.2 Evaluation Reflections and Observations

6.2.1 Organizational Staff Reflections

Staff at each of the partnering community organizations provided their feedback on supporting families in obtaining the Canada Learning Bond (CLB) for their children. They found that the training provided by SEED Winnipeg was invaluable in helping to understand what the CLB was and the steps in accessing this opportunity. While the initial training was a strong foundation it was also very helpful to have a staff member at The Project to provide direction and mentorship while the staff were learning about each of the necessary steps in enrolment.

Staff reflected that the enrolment process could be challenging at times depending on the number of resources that the families had to access in order to prepare for opening the Registered Education Savings Plan. This was dependent on each family's situation. The flowchart was a helpful tool for staff in this case as it allowed them to start where the families were at and often where each individual child in the family was at in the process. In particular as the staff were learning about the Canada Learning Bond enrolment steps the flowchart was helpful for staff at the beginning. As staff became more familiar with the steps as the prototype went forward and depended less on it for their work they found that it was helpful for explaining the steps to families in a visual way.

Staff identified that the lack of identification for parents and children was the most significant barrier experienced. In particular accessing the birth certificate was a barrier for most families. Initially The Project asked staff to work with Employment and Income Assistance (EIA) workers to access the birth certificate as EIA does have funds to cover this cost for families. Communicating with EIA workers to access the birth certificate could be frustrating. Staff indicated that inconsistent return of phone calls and messages and long periods waiting for contact combined with inconsistent application of the birth

certificate policy were some of the frustrations felt. Once the prototype shifted to cover the cost of the birth certificate up front and worry about reimbursement later it made the timeline for enrolment quicker and smoother.

Being able to provide resources to cover costs of identification and an incentive for participating in the prototype was a positive experience that allowed staff to connect with families. Transportation to appointments was a helpful resource and families appreciated that staff could provide these resources.

Staff indicated that families felt the process could seem overwhelming. There were many steps and families let staff know that it was beneficial to have a person help you through them. In some of the cases families felt like they did not have the time or energy to focus on the Canada Learning Bond when faced with more pressing demands. It was positive to know that the supported enrolment staff could be available when the families were ready.

The support of the staff during the enrolment was valuable to the families. In particular when handling the appointments with the financial institutions:

I went to the bank with families, it was a great experience, we felt welcome. [Parent], her first appointment did not go well. She dealt with someone else in the bank, other than the person I was dealing with, so he was unaware of the process, and that made things complicated and Mom got frustrated and left. She asked me to go with her to her next appointment, so we made an appointment with the guy I was working with and we went back and it was better (CLB staff)

Canada Learning Bond (CLB) staff shared that it would be important for schools and daycares to continue to support the work that was started by enrolling in the CLB. For example incentives were seen as an area that would continue to build on this work:

Pick a school and the ones that, I see, I see because up to grade 6 the kids are you know [still excited], its when they get past grade 6 that they want to start dropping out, so you know once they finish a school year or something, put a \$100 towards [the Registered Education Savings Plan] or something, get other agencies on board with this, like pick a family, you know a kids that's doing well [and support them]. (CLB Staff)

The excitement of the parents was a strong motivator for the staff of the Canada Learning Bond prototype. The process took on average 2 to 3 months from recruitment

to the signing of papers at the financial institution. In the end this time was seen as investing in the children and families.

I know a lot of them are excited that the money is there for their kids' education, and that is going to be there, its not going anywhere. (CLB Staff)

I know for [Parent] ... she doesn't fully comprehend or think about them at that age [going to university], but its something that she can do right now. I think that makes her feel good as a mom, she has been working hard and come a long way, and this is something she can say "I've done this for my girls." I think she was pretty pumped that she could provide that. (CLB Staff)

6.2.2 Family Reflections

While most of the parents who worked with the Project on the prototype completed pre-enrolment interviews it was more difficult to engage with families at the end of the implementation. From the families who met with us to share their experiences at the end of the prototype it was very easy to feel the excitement that the Canada Learning Bond had created for their families.

The families appreciated the support that the Canada Learning Bond (CLB) staff provided and in most cases indicated that they would not have completed the process had it not been for the support. In all cases the families did not have prior knowledge about their eligibility for the CLB. Once the process was started some families found it an easy thing to complete. The directions were clear and there were not many barriers experienced. In other cases there were several barriers and the support of the worker was key to the successful completion. The peer support was key to the positive experiences of all of the families. For example support attending bank appointments was commonly identified:

Yes, very helpful. Having someone there to be with me through the process made it simpler, I didn't feel nervous, I didn't have any questions – because if I did she was there to answer them. I didn't feel pushed. [If she wasn't there] they might have pushed me to do things that I was unsure of. (Parent)

Parents felt excited and this provided a boost in their self-confidence. Parents were happy that they were able to accomplish this for their children. Knowing that the money

is in an account provides a sense of security for the parents, that their children's dreams can be achieved.

And they're excited because they know about that money being saved for them now. They know what they want to do [laughs] their mind changes every week. (Parent)

Enrolling in the Canada Learning Bond began conversations within all of the families. Sharing about why the parents were getting a copy of the birth certificate and going to the bank sparked discussion about future aspirations of the children.

I said my kids got all excited about it. Just to instill it them, to always be on them and yeah you can finish school, you can do this and be who ya wanna be (Parent)

I thought it was interesting and gonna be helpful for my daughter when she grows older. It can open a lot, it can open doors for my daughter to go to school and be wanting to go to school knowing that she has support there... she knows like there's something supporting her to go to university I'm sure she would want to go. (Parent)

Working with community member who is there to help a parent through each of the steps to enrolment can have long-term implications for a child and family.

Well I was telling [CLB staff]... she did a bang up job, oh it was so good because I said yesterday I wouldn't have done this, its always been in the back of my mind, I'll do it, I'll do it, I'll do it. So now that there is somebody actually representing the parents or whoever to go to do this and giving them some motivation. I feel like, wow! When my kids get older they're gonna have like a little bit help right or something for or toward their education ... its been really good, this is like its been a boost in my parenting first of all, its impacting me, like wow you know I'm actually doing this ... doing something a little more responsible, doing something a little more helpful for my children. (Parent)

7. What Did We Learn

The overall Canada Learning Bond prototype is one that is comprised of five connected prototypes designed to address key barriers. These include:

1. Supported Enrolment
2. Identification Strategy
3. Accessible Banking
4. Post-Enrolment Strategy
5. Children in Care

The following section reviews the learning to date and provides an overview of key learnings in each of the five areas.

7.1 Support Enrolment Strategy

Through partnerships with community based organizations the Project provided funding for dedicated staff positions who supported activities to increase awareness and recruit sign-ups, understand the qualification, requirements and process, flow resources to offset costs involved in the process, and to provide advocacy and support at each stage of the process. Small and medium scale testing generated the following learnings:

Family Support Budget: The Canada Learning Bond prototype budget allowed the partnering Resource Centre staff to provide wholistic supports to parents. Resources were made available for families to cover the cost of documents (for multiple family members), to access transportation and childcare to attend up to 4 appointments and to address any other barriers identified by the families. This kind of spending flexibility is not the norm in existing funding structures. The Project also provided a grocery gift card to thank participants for sharing their information and to provide an incentive to go through the time consuming and complicated sign-up process, which helped to address a major barrier: people living in poverty are consumed by addressing immediate needs and seldom have the time or energy to plan for future gains. The Project initially budgeted to cover costs up to \$330 per family, but later refined its estimate to support families facing multiple barriers at \$250 (not including support staff salaries).

Support Staff: The prototype provided funding for dedicated staff who were in a position to develop or already had trusting relationships with families. Supporting people through the Canada Learning Bond sign up process requires that staff be flexible

with their time, sometimes working evenings or weekends, and have the freedom to travel offsite, which means that additional staff are needed for the centre to remain open and provide service to their participants. Staff had the flexibility to do outreach and support families in person through obtaining required identification and using the smartSAVER sign-up portal and attending bank appointments. During the small scale, support staff had more difficulty finding the time and flexibility to provide the needed support to families. The Project had the most success when this dedicated and individualized support was provided through a trusted community based organization. Another indication of the need for dedicated and individualized support was that the Project's sign-up event was not well attended. Other community organizations who have attempted sign up events also indicate that they were not successful and found that individualized support was needed. The Project estimates the average cost of a full-time support staff member for 1 year to be \$45,000, and estimates a single dedicate full time person could potentially provide intensive supports to 140 families as well as engage in outreach activities.

Community Capacity Building: support staff in the community are skilled at relationship building, but they need support to build their knowledge and capacity in specific areas such as the Canada Learning Bond. The Project was able to provide ongoing mentorship to support staff throughout the prototype to answer questions and troubleshoot difficulties. Supported Enrolment staff would require resources for training, capacity building and ongoing mentorship support to successfully support families.

Community Network for Referrals: At the outset of the medium scale referral agencies were invited to learn more about the Canada Learning Bond (CLB), building the beginning of a network to support children accessing the CLB. Community organizations and Public Health Nurses with Winnipeg Regional Health Authority attended awareness training on the CLB and to learn about the supports available in the community through medium scale partnering organizations. Relationship building continues within this network, further evidence is required to assess this referral process.

Advocacy: Partnering community based organization staff have been instrumental in successful completion of sign-ups in many ways, most notable in advocacy. Where there was success in having the cost of the birth certificate covered through Employment and Income Assistance, the staff usually had a role in consistently communicating with caseworkers. On numerous occasions financial institution staff at local branches were not aware of the Canada Learning Bond nor were they aware of their institution's commitment, through the SmartSAVER agreement, to open Registered Education

Savings Plan accounts at no cost to applicants. In many cases, bank staff employed a sales attitude during the application appointment, often pressuring applicants to commit to automatic monthly contributions or to buy additional products. On occasion, parents left the appointment feeling ashamed that they could not contribute more to their child's education at the moment, or they agreed to products or automatic withdraws that they did not want. Supported Enrolment staff were able to: emotionally support parents through these appointments where applicants felt pressured; inform or ensure the branch staff of their institution's commitment through the SmartSAVER agreement; and/or when parents attended bank appointments alone, were misinformed and ended up agreeing to products and/or automatic withdraws that they did not want, staff advocated to amend this.

7.2 Identification Strategy

Obtaining identification for people in Point Douglas is a major barrier not only for the purpose of applying for the Canada Learning Bond and opening bank accounts, but also for other purposes such as securing a telephone contract and obtaining employment for example.

Social Insurance Numbers (SINs): To apply for the Canada Learning Bond (CLB), the SIN of the beneficiary (child) is required. In July 2011, application for the SIN was incorporated into the integrated birth registration for newborns. This means that children born after this date could have selected to receive their SIN when the birth of their child was registered. Children born before 2011 don't usually have their SIN. Also, since it is an option, not all parents choose to apply for the SIN for those children born 2011 or later. If families move shortly after they register their children for the SIN on the birth registration they often will not receive the SIN at their new address. If the SIN is lost or forgotten, the process to replace it is the same as applying for a new one.

Birth Certificates: If a child does not have a Social Insurance Number, a birth certificate is required for the application. Birth certificates are also necessary for parents for a variety of reasons. Generally, two pieces of identification, including a piece of Government issued Photo identification, is required to open a bank account. If parents do not have identification, they will need a birth certificate. This is the only piece of identification (for citizens born in Canada) that does not require applicants to already have another form of identification. Some families have refused to participate due to past experiences it trying to obtain identification. Another challenge occurs if a mistake

has been made on the birth registration or the information in the application doesn't match what is on file for Vital Statistics. Addressing these errors require significant resources to search and correct the information. If the birth registration has to be amended, a fee of \$120 is charged. Vital Statistics indicates that they are working toward a digital entry for birth registration. This would help mitigate the number of mistakes.

Cost: There is no longer a cost to obtain a Social Insurance Number, but a birth certificate costs \$30 as long as all of the information provided on the application is correct and matches the file at Vital Statistics. The Vital Statistics Agency, responsible for issuing birth documents, is a self-sustaining agency and therefore must charge fees for its services. This precludes the possibility of including the birth certificate in the integrated birth registration as payment must be submitted along with the application. The cost is a barrier for people receiving social assistance or living on a very low income. The Project provided a budget to cover this cost for parents and their children while exploring possibilities for a permanent solution.

Employment and Income Assistance (EIA): There were pre-existing opportunities to cover the cost of birth certificates through EIA for people receiving social assistance. Across the department, people can apply for reimbursement for identification if they provide a copy of the identification and adequately justify the expense. Justification can include applying for a Registered Education Savings Plan employment, and pursuing education for example. Each application for reimbursement is evaluated individually and is not always approved. Covering this cost up front is a challenge for people living on a tight budget and can seem like a gamble when there is no guarantee of reimbursement. Many people were referred to SEED Winnipeg where there is a small Identification fund to cover the up front cost. SEED then will apply for reimbursement from EIA but are not always successful in recovering costs. Additionally, the organization has a limited budget and resources to dedicate to this administratively heavy program. They are unable to serve the entire community with their current resources.

Direct Billing: In our work to solve the birth certificate cost barrier we discovered that a solution was already available through one Employment and Income Assistance (EIA) office: the Downtown/Point Douglas office on Rorie Street. They have developed their own birth document application and process so that they could pay Vital Statistics directly. Staff in upper management in EIA unaware of this process but once they learned of it agreed to use the same process throughout the entire department across

the province. EIA management indicated that they would develop a province-wide communication in June 2015.

Barriers Experienced with Identification in Prototype Implementation: Throughout the small and medium scale supported enrolment strategy parents have reported some problems with accessing identification through their Employment and Income Assistance (EIA) caseworkers. Many caseworkers, even those working out of the Downtown/Point Douglas office, were not aware that special funds were available for identification or that there was a process in place to directly bill Vital Statistics. Additionally, workers often indicated that if EIA had a copy of a birth certificate on file, parents were not eligible to access these special funds. Workers also indicated that people were only able to access these special funds once. Many parents and community partner staff indicated that they could not even get in touch with caseworkers. Accessing the birth certificate support through EIA added between 2 and 4 weeks to the overall process. Support staff lost contact with many families during this waiting period for the birth certificate.

7.3 Accessible Banking Strategy

At the time of the initial co-creation session in January 2015, the federal government had announced their intention to move to a direct deposit and eliminate cheques for benefit payments. At the time, a deadline in early 2016 was in place for people to get bank accounts and apply for direct deposit. As it became increasingly clear that this would be a major problem, if not impossible for many, the deadline was extended and eventually removed. This would have been devastating to many Point Douglas residents and families.

Even though the move to direct deposit was cancelled, accessible banking continues to be a barrier for many families. Cultural safety within and identification required by financial institutions are major barriers. Attitudes and sales approaches employed by front line staff can create environments that can feel unsafe to certain populations. While some institutions have more options than the minimum requirements under the Access to Basic Banking Services Regulation, financial institutions continue to require at least some form of government issued photo identification. To address these accessibility issues the Project began pursuing relationships with financial institutions and several eager partners emerged.

Representatives from Assiniboine Credit Union (ACU) have actively participated in co-creation sessions, attended community meetings and are providing staff and mobile services at the January 2016 sign up event. Their input at the initial co-creation session was instrumental in the formulation of a systems map that informed the Project's strategies. Although they are not part of the SmartSAVER agreement, ACU provides Registered Education Savings Plan accounts to applicants at no cost and with no required monthly minimum deposit. They have innovated identification requirement alternatives for people who have difficulties accessing identification. They are knowledgeable and sensitive to the needs of the Point Douglas community. This is reflected in the quality of service that they provide and their ongoing participation and engagement in the community.

Both RBC Royal Bank and TD Canada Trust were active in exploring potential opportunities for collaboration. There were several meetings and key contacts were identified to troubleshoot issues arising during the prototype and participate in community events. They both provided staff and mobile services at the January sign up event. While very co-operative and willing at the regional management level, we have seen attitudes and service vary from branch to branch at all financial institutions. SmartSAVER continues to seek ways for financial institutions to communicate with local branch staff; efforts are ongoing.

There was intermittent engagement with representatives from Scotiabank, CIBC, and BMO Bank of Montreal. Scotiabank sent a representative to one planning meeting and provided mobile services at the January Sign up event. CIBC indicated that would send a representative to the planning meeting, but did not follow through.

Many families bank at the Me-Dian Credit Union on Selkirk Avenue. Project staff have visited the branch to ask about their requirements for opening Registered Education Savings Plan accounts and to gauge their awareness of the Canada Learning Bond, but have had no response to date.

7.4 Post Enrolment Strategy

We have learned from our partners that one of the greatest benefits of beginning post-secondary savings is the hope and expectation to succeed that it can cultivate in children and their families. A co-creation session, held on January 18, 2016 explored how all sectors of the community can collaborate to foster "college-bound identity" (local community language to be determined) to further build hope in the community.

Initial ideas around this include: recruiting “champions of hope” in all sectors along the journey to post-secondary education; developing celebrations of milestones along the path to post-secondary education; and, innovative mechanisms to further build assets available for post-secondary education. The Project continues to promote this as a considerable opportunity, it remains an essential component of the overall prototype.

7.5 Children in Care Strategy

The prototype in partnership with Metis Child, Family and Community Services resulted in a process (see Appendix D) outlining the required steps as well as several key learnings:

Human Resources: The ability of agency staff to dedicate time to collect required documentation and coordinate with bank staff was difficult to prioritize in comparison with the critical services that they provide. While the actual human resource time for agency and bank staff was not significant, the process took much longer than anticipated.

Internal policies and mechanisms: To ensure that all existing permanent wards as well as incoming permanent wards are signed up for the CLB internal policies and tracking mechanisms need to be developed.

Communicating with Children: Strategies to communicate and educate permanent wards and their families about the existence their RESPs need to be developed. A communication strategy tailored to children of various ages is essential to building hope and improving educational attainment rates as early as possible.

Accessing Education Savings: Internal processes and mechanisms for permanent wards to access their savings will need to be developed and communicated by 2022 (the year in which the first cohort will be able to access the CLB funds).

Temporary Wards: A different strategy to ensure temporary wards are signed up is also needed.

8. Impacts & Ongoing Efforts

8.1 Impacts

8.1.1 Identification Strategy

On March 21, 2016, Winnipeg Boldness and SEED Winnipeg made a presentation to Healthy Child Deputy Ministers Committee on identification accessibility. After this meeting, key representatives with the provinces convened an interdepartmental working group on identification management; and the Deputy Minister of Families issued a communication to superintendents of school divisions and principals of funded schools. This memo (see Appendix K) outlined a variety of ways that schools can verify identity, and that students without birth certificates would not be prevented from being registered and attending school. Subsequently, provincial representatives initiated an interdepartmental working group on identification management.

8.1.2 Supports for Canada Learning Bond Sign up

On November 4, 2016 Winnipeg Boldness wrote a Letter of Support for Omega Foundation's Proposal to reinstate CESP budget to support access to the Canada Learning Bond (see Appendix L).

On March 24, 2017 a federal announcement indicated that this budget was successfully reinstated (see Appendix M). The Canada Education Savings Program will provide funding in the amount of 12.5M over 5 years to help community organizations and businesses to explore new ways to increase awareness and reduce barriers to accessing the Canada Learning Bond.

8.2 Ongoing Efforts

Winnipeg Boldness continues to pursue several of the Canada Learning Bond (CLB) prototype activity streams through participation in collective initiatives, including the Manitoba Empowerment Network (MFEN), the Winnipeg Promise²⁰ steering committee, and a National Indigenous CLB Initiative.

²⁰ City of Winnipeg. *Mayor Bowman Announces 'The Winnipeg Promise'* 7, April, 2016. http://www.winnipeg.ca/cao/media/news/nr_2016/nr_20160407.stm#2 (Accessed 19, July, 2017).

8.2.1 Manitoba Financial Empowerment Network (MFEN)

In November of 2016, Prosper Canada announced that SEED Winnipeg and Community Financial Counselling Services would receive funding as one of five Financial Empowerment Champion organizations in Canada.

The Manitoba Empowerment Network (MFEN) is a cross-sector collaborative that seeks to reduce poverty and improve financial wellbeing by enhancing the collective impact of financial empowerment initiatives in Manitoba. The network will provide a support structure for the development, implementation and expansion of a continuum of financial empowerment initiatives that provide pathways for financially vulnerable community members to move from financial crisis to meeting their basic needs to achieving sustainable livelihoods. These financial empowerment initiatives will focus on the following pillars:

1. Financial information education, coaching and counselling
2. Access to income boosting benefits and tax credits
3. Access to safe and affordable financial products and services
4. Opportunities to reduce debt, grow savings and build assets
5. Consumer awareness and protection

Sub-committees of MFEN are addressing issues related accessible banking and accessing benefits including the Canada Learning Bond. The organizers of the Community Volunteer Income Tax Program have agreed to include support for the Canada Learning Bond within their yearly free clinics. Representatives at MFEN are also collaborating in one of the Winnipeg Promise Initiative's pilot projects.

8.2.2 The Winnipeg Promise Initiative (WPI)

The WPI is an initiative being championed by Mayor Brian Bowman and supported by a number of social service, community and business organizations. It is guided by an overriding vision that “all kids in Winnipeg have the right to a great education and a promising career that fully embraces their many talents” (University of Winnipeg, 2016, 2)²¹. Achieving this goal is centred on providing hope and changing attitudes about the

²¹ University of Winnipeg. Request for Proposals: The Winnipeg Promise Initiative. Reference Number WP-2017-01, Winnipeg, MB: N.p., 20 January 2017. Print.

accessibility of post-secondary education for children from modest-income families. The Winnipeg Promise Initiative has centered its initial activities on increasing participation in the Canada Learning Bond, a federal government savings grant program, setting the goal of doubling the annual participation growth rate.

The Winnipeg Promise Initiative aims to accomplish this through the following actions (p.2):

- i. Build general awareness of the Canada Learning Bond (CLB) and the contribution registration can make to improved educational outcomes for Winnipeg's children;
- ii. Implement activities to get a significant number of Winnipeg children registered for the CLB over the next year (and beyond); and,
- iii. Advance systems and policy changes that more fundamentally eliminate/reduce the barriers that currently limit the number of children being registered for the CLB.

A specific target was set to double the rate at which eligible families in Winnipeg are enrolling in the Canada Learning Bond (CLB) program. This target was set on the understanding that registrations for the CLB in Winnipeg, as a percentage of families eligible for the CLB, is growing at 2.5 percentage points per year. The goal is to have registrations grow at 5 percentage points by March 31, 2018 (Winnipeg Promise 2016, 4)²². If the growth rate of eligible families and their participation rate is assumed to naturally increase at the same rate it did between 2015 and 2016, to have registrations grow at a 5% rate between 2017 and 2018 would require signing up an estimated incremental 1300 – 1800 children²³. In April 2016, Mayor Bowman announced a committee of leaders from social service, community and business organizations, who are currently overseeing the development of strategic plans to guide the achievement these objectives (City of Winnipeg, 2016)²⁴.

²² Winnipeg Promise. Notes of a Meeting. Winnipeg, MB: N.p., 19 Nov 2016. Print.

²³ Between 2015 and 2016, the number of eligible families increased by 11.0% (56,688 to 62,941) and the number of registered families increased by 20.2% (19,443 to 23,375). If these growth rates persist, the participation rate will increase from 37.1% in 2016 to 40.2% in 2017 and 43.5% in 2018. Based on this, the number of participating children will increase by an incremental 4,727 in 2017 and 5,683 in 2018. A 5% increase in the participation rate will require a participation rate of 45.3% in 2018 and would require an additional 1,296 children enrolled. Alternatively, if the goal is set to double the actual participation growth rate experienced from 2015 to 2016, which was 2.8%, this would require an incremental increase of 1,823 children.

²⁴ Jurisdictional Analysis: A Comparative Analysis of Initiatives to Increase Participation in the Canada Learning Bond Program Submitted to the Winnipeg Promise Initiative Project Leads. July 4th, 2017

At the time of this report, the WPI was planning to launch 2 pilot projects: an At-birth Sign-up pilot, and an In-school Sign-up Clinic pilot.

8.2.3 National Indigenous CLB Initiative

On June 1 2015, a partnership was announced at the closing events of the Truth and Reconciliation Commission, held in Ottawa as part of ongoing efforts to make reconciliation a reality in Canada.

In partnership we come together - Aboriginal service providers, financial institutions, the private sector, post-secondary institutions, governments, philanthropic foundations and community organizations – and gratefully accept the opportunity handed to us by the Commission to offer our Action for Reconciliation.

Together we form a collaborative partnership aimed at improving education for the next generation of First Nation, Métis and Inuit children. Through this partnership, we offer our collective resources and wisdom to establish a clear and definable initiative that aims to ensure that the next generation of Aboriginal students receives a start on an equal footing in a just society. That means access to self-selected education and the resources to pay for it.

Together we form a collaborative partnership aimed at improving education for the next generation of First Nation, Métis and Inuit children. Through this partnership, we offer our collective resources and wisdom to establish a clear and definable initiative that aims to ensure that the next generation of Aboriginal students has access to self-selected education and the resources to pay for it.

We are: the National Association of Friendship Centres, the J.W. McConnell Family Foundation, the Winnipeg Boldness Project, Community Foundations of Canada, Inspirit Foundation, Martin Aboriginal Education Initiative, Vancouver Island University, and SmartSAVER, a national program operated in partnership with BMO, Meridian, RBC Royal Bank, Scotiabank, TD Bank Group and Vancity to facilitate Canada Learning Bond enrolment.

Winnipeg Boldness has been participating in information sharing, promotion and planning since the announcement. At the time of this report, a strategy had been

developed and a work plan established with many of the above partners as well as some new ones.

8.2.4 Children in Care

At the time of this report, the Project had an ongoing partnership with Metis Child, Family and Community Services to address the items for further development in section 7.5. Winnipeg Child and Family Services has also indicated their willingness to support the strategy and a meeting was planned for February 2018. The Project was invited to a meeting with representatives within the provincial Department of Families who are also interested in collaborating to scale up a sign-up strategy for children in care across the province.

9. Possibilities and Recommendations for Scaling

The following section provides a summary of key experiences and scaling considerations in each of the goal areas identified above.

9.1 Supported Enrolment

9.1.1 Key Experiences

- Some community-based organization Supported Enrolment staff struggle to keep up with the demand for support requested by families. They require additional dedicated staff time and/or positions to be able to maintain their regular services and work on the Canada Learning Bond.
- Some community-based organization staff require further knowledge about Registered Education Savings Plans and capacity building to increase outreach activities to continue to build awareness and recruit families in the community.
- Further outreach and awareness building is required to build referral partnerships between community-based organizations and health/education institutions.
- The ability for community-based organizations to provide dedicated staff and wholistic supports to families is limited under current funding/reporting structures.

9.1.2 Considerations for Scaling

- Sustainable and flexible funding needs to be secured for Resource Centres to employ staff and provide wholistic supports to families throughout the sign up process.
- Supports are required to build capacity in the community to provide ongoing leadership and mentorship.
- Referral partnerships between schools, health providers and community-based organization need support to be strengthened.

9.2 Identification Strategy

9.2.1 Key Experiences

- Accessing identification is a significant barrier that goes beyond the scope of the Canada Learning Bond.
- Vital Statistics as a self-sustaining agency cannot itself subsidize any costs.

- While there are a few options for people receiving social assistance (no-income), there are limited options for people employed but earning a low income.
- Existing community programs (SEED Winnipeg’s ID Fund, Citizen’s Bridge) in the community are under-resourced to meet the demand and/or are only authorized to cover the cost of identification in certain cases.
- Existing opportunities through Employment and Income Assistance continue to be inaccessible in most cases because of policy restrictions, worker case loads, worker discretion, and communication both intra-departmental and between department staff and citizens.
- Systemic barriers prevent incorporating the birth certificate into the Manitoba Integrated Birth Registration system.

9.2.2 Considerations for Scaling

- Systemic barriers and gaps need to be addressed within governmental departments such as Vital Statistics, Service Canada, Employment and Income Assistance, and Canada Revenue Agency.
- Sustainable and flexible funding for identification needs to be secured to meet the demand in the community until systemic solutions can be found.
- Existing mechanisms to cover the cost of identification within Employment and Income Assistance need to be clearly communicated and consistently utilized across the province.

9.3 Accessible Banking

9.3.1 Key Experiences

- Identification remains a barrier for accessing basic banking services.
- Awareness of the Canada Learning Bond and the SmartSAVER agreement is inconsistent at the local branch level for all SmartSAVER banks.
- Attitudes and sensitivity to community needs vary among individual branch staff.
- At the time of this report, Assiniboine Credit Union and RBC Royal Bank remain engaged and participating in the community; there may be an opportunity to explore further collaboration with these partners.
- While the Project has worked hard to include/invite as many financial institutions as possible, some have not responded (ie. Scotiabank, BMO Bank of Montreal, and CIBC Canadian Imperial Bank of Commerce).

9.3.2 Considerations for Scaling

- Issues around banking are important to the Point Douglas community and need to be addressed through collective initiatives involving financial institutions.
- Relationships with financial Institutions should be pursued at both the regional and local branch level.

10. Conclusion

Access to post-secondary education continues to be an important issue for families in Canada. The hope that parents hold when their children are born about their futures and their achievements can be sustained in order to build a strong foundation for educational success. Parental expectations combined with asset building opportunities such as the Canada Education Savings Grants and the Canada Learning Bond (CLB) work together to strengthen a child's own belief that they can and will achieve their vision for educational success. The CLB combined with activities that support college-bound identity are critical elements to a comprehensive strategy to ensure children have equitable access to post secondary education.

Families in Point Douglas generously worked with the Project to better understand the process of enrolling in a Registered Education Savings Plan and obtaining the Canada Learning Bond from their perspectives. We came to understand the layers of barriers that they had to overcome to access what many people deem as "free money". The challenge with this belief is that the families themselves are to blame if they do not take advantage of this opportunity for their children. The picture is more complex and the experiences of the families who helped with the prototype helped to highlight this complexity. Despite a multi-layered approach to the five prototypes there remains a considerable amount of work to be done. We hope that this document will serve as a guide to those who are able to continue to remove barriers to post-secondary funding and strengthen children and families beliefs that they are able to achieve their goals and future success.

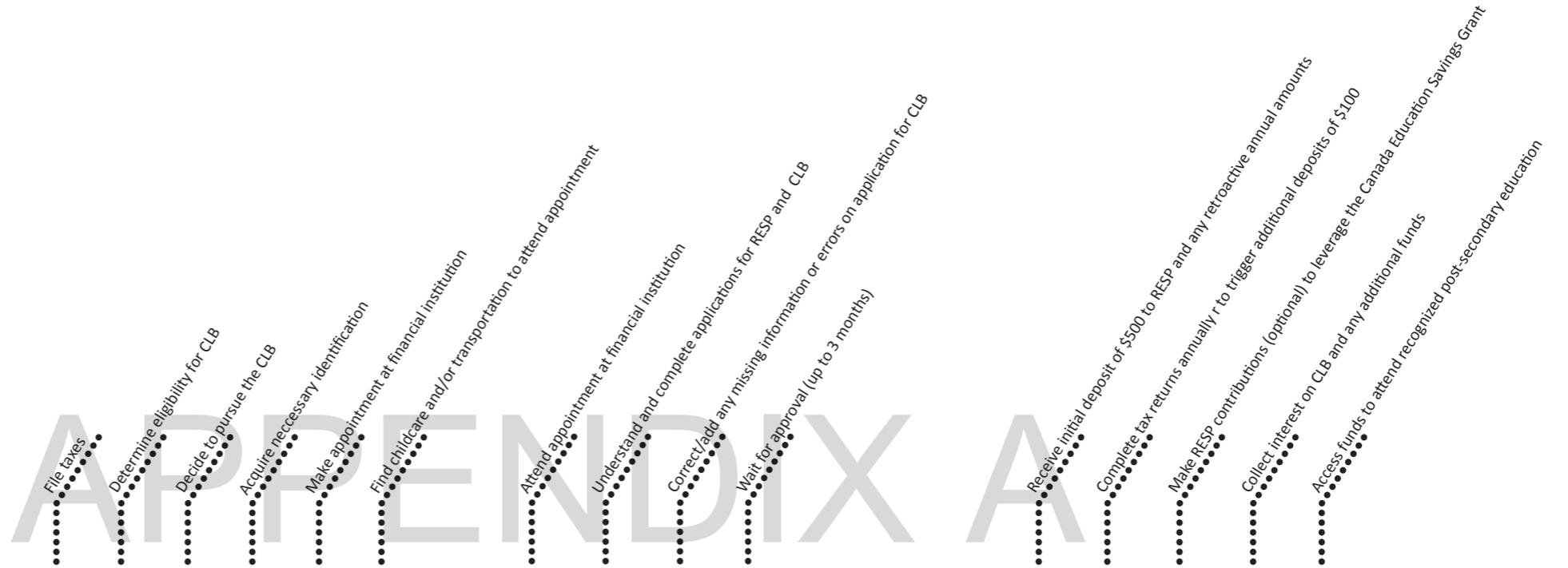
References

- Berger, J., & Baldwin, N. (2009). Student Financial Assistance in Canada: Past, Present and Future. In Joseph Berger, Anne Motte and Andrew Parkin (Eds.), *The Price of Knowledge: Access and Student Finance*. Fourth edition. Montreal: Canada Millennium Scholarship Foundation.
- Cabaj, M. (2017). Aid4Action: Evaluating Prototypes. Edmonton, Alberta: Here to There Consulting Inc.
- Corak, M., Lipps, G., & Zhao, J., (2004). Family Income and Participation in Post-Secondary Education. IZA Discussion Paper No. 977; Statistics Canada Analytical Research Paper Series No. 210. Available at SSRN: <https://ssrn.com/abstract=491484>
- Distasio, G. & Mulligan, S. (2008). CESP Aboriginal Engagement Strategy.
- Huang, J., Sherraden, M., Kim, Y. (2014). Effects of child development accounts on early social-emotional development: An experimental test. *JAMA Pediatrics*. 168(3): 265–271.
- Kim, Y., Sherraden, M., Huang, J., & Clancy, M. (2015). Child Development Accounts and Parental Educational Expectations for Young Children: Early Evidence from a Statewide Social Experiment, *Social Service Review* 89 (1): 99-137.
- Elliott, W., Chowa, G., & Loke, V. (2011). Toward a children's savings and college-bound identity intervention for raising college attendance rates: A multilevel propensity score analysis. *Sociology Mind*, 1(4): 192-205
- Elliott, W. (2009). Children's college aspirations and expectations: The potential role of college development accounts (CDAs). *Children and Youth Services Review*, 31(2): 274-283.
- Elliott, W. & Beverly, S. (2011). Staying on course: The effects of savings and assets on the college progress of young adults. *American Journal of Education*, 117(3): 343-374.
- Elliott, W., Destin, M, & Friedline, T. (2011). Taking stock of ten years of research on the relationship between assets and children's educational outcomes: Implications for theory, policy and intervention. *Children and Youth Services Review*, 33(11): 2312-2328.
- Parkin, A. (2016). Family savings for post-secondary education: A Summary of Research on the Importance and Impact of Post-Secondary Education Savings Incentive Programs. Omega Foundation.
- R.A. Malatest & Associates Ltd. "Factors Affecting use of Student Financial Aid programs by Aboriginal Youth". October 2008. Retrieved form: <https://www.cmec.ca/Publications/Lists/Publications/Attachments/197/factors-affecting-aboriginal-youth.pdf>
- Raphael, D. (2009). *Social Determinants of Health: Canadian perspectives*. 2nd Ed. Canadian Scholars Press: Toronto
- Reading, C.L. & Wien, F. (2009). Health Inequalities and Social Determinants of Aboriginal Peoples' Health. Prince. George, BC: National Collaborating.

- Shanks, T., Kim, Y., Loke, V., & Destin, M. (2009). Assets and Child Well-Being in Developed Countries. CSD Working Papers No. 09-66. St. Louis: Center for Social Development, George Warren Brown School of Social Work, Washington University.
- Sherraden, M., Peters, C., Wagner, K., Guo, B., & Clancy, M. (2013). Contributions of Qualitative Research to Understanding Savings for Children and Youth. *Economics of Education Review* 32: 66-77.
- Statistics Canada. (2001) "Survey of Approaches to Educational Planning, 1999." The Daily, Cat. No. 11-011-E. Ottawa: Statistics Canada, April 10.

Canada Learning Bond Sign-Up Process from the Perspective of Families

Steps Within Each Stage



Stages



Legend of Barriers

- Lack of Trust
- Basic Needs
- Historical Issues
- Literacy
- Social Isolation
- Mobility/Stability

Canada Learning Bond Sign-Up Process from the Perspective of Families

Lack of Trust

Many families are mistrustful of systems and institutions and may have difficulty believing that unconditional resources are available. People also fear consequences that might be triggered by engaging with any system or institution and can be unwilling to sign forms and documents. The stigma of poverty may also keep families from pursuing the CLB, the fear of judgment or “asking for handouts” is often enough to keep individuals from seeking support.

Basic Needs

Signing up for the CLB can require numerous appointments for which a family must find transportation and childcare. There are also costs associated with obtaining pre-requisite identification and/or filing taxes, and meeting immediate basic needs often takes priority. The future benefits of signing up for the CLB are not always motivation enough for families to invest the time, energy, and money required.

Historical Needs

While some families may experience situational poverty, many experience intergenerational poverty. Intergenerational poverty often includes intergenerational trauma as a result of systemic racism, childhood physical and/or sexual abuse, and addictions.

Literacy

This can include financial literacy and form literacy in addition to general literacy, which can be a barrier for both English as a Second Language learners and native speakers alike. Caregivers may be too embarrassed to ask for help or become overwhelmed at the processes required prior to and during sign-up for the CLB.

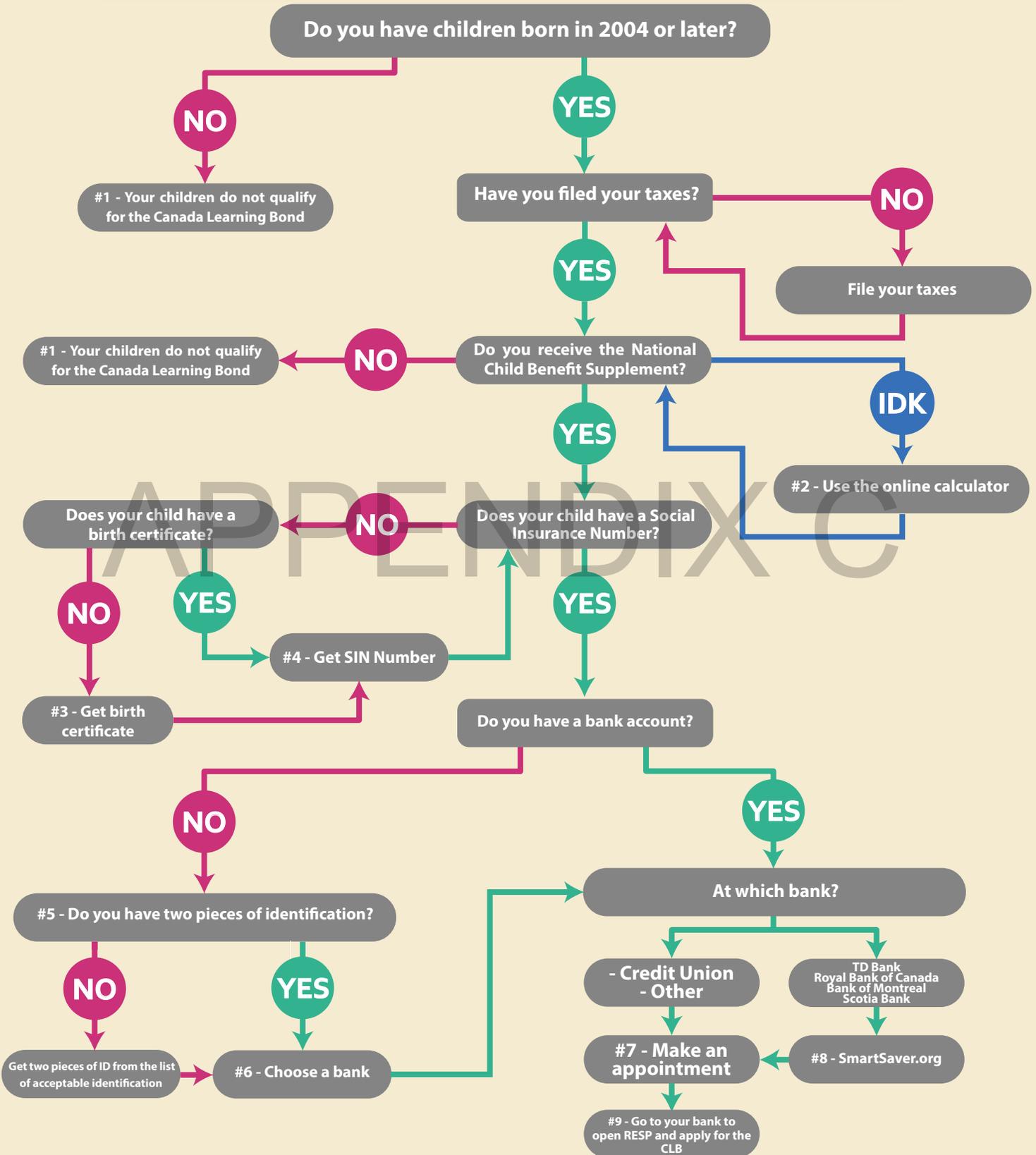
Social Isolation

Often people in situations of poverty are socially isolated have fewer opportunities to learn about resources and may be uncomfortable engaging with systems and institutions, or with people in general. Limited social networks can affect a person’s sense of hope and ability to see possibilities for themselves and their children.

Mobility/Stability

Many low-income families find it hard to stay living in one place for extended periods of time. Important documents can easily get lost with frequent moves. If there are any errors with the CLB application and the family fails to respond, the application can expire.

HOW DO I ACCESS THE CANADA LEARNING BOND?



CANADA LEARNING BOND

WHAT IS IT AND WHY SHOULD YOU SIGN UP?

WHAT IS THE CANADA LEARNING BOND (CLB)?

The Canada Learning Bond is free money offered to families with young children to help them save for their child's university or college education. It is a program offered by the Government of Canada for low-income families.

The money will be deposited into a Registered Education Savings Plan (RESP) account for your child, which can be opened at no cost to your family.

If you apply and qualify, a first investment of \$500 is provided per child, followed by \$100 every year until your child is 15 years of age, for a maximum of \$2000 overall.

Your children might be able to get the Canada Learning Bond if: they were born in the year 2004 or later, and your household income is \$45,000 a year or less.

WHY SHOULD I SIGN UP?

Free money is always a great thing to have and is one of many reasons to sign up for the Canada Learning Bond.

Not only does \$2000 help your child to start saving for school, it has been proven that having an education savings plan can impact your child in very positive ways, including encouraging them to work harder in school and can help motivate them to graduate from high school.

An education savings plan can change the questions from "am I going to go to school?" to "what am I going to study in school?"

HOW DO I APPLY?

We're here to help you through the application process to make it as easy as possible for you and your family.

In order to enroll in the Canada Learning Bond program you will need:

- a bank account or photo ID
- your child's SIN card or birth certificate
- a completed tax return

If you don't have any identification for you or your children, not to worry - our support staff will help you to obtain the identification that you need and will help you start the application process.

WHAT RESOURCES ARE AVAILABLE?

The Winnipeg Boldness Project staff are available to help with any questions you might have throughout this process, as well as our community partners who will walk alongside you throughout this process.

You can contact the following referral partners for more information:

Andrews Street Family Centre
220 Andrews Street
(204) 589-1721
Ask for a Parents Helping Parents staff member

Lord Selkirk Park Resource Centre
271 Dufferin Ave
(204) 415-1147
Ask for Canada Learning Bond support staff

North End Family Centre
(204) 582-7927

Visit www.startmyresp.ca/wpgboldness to begin the sign up process for the Canada Learning Bond

**BOLD
NESS**

**THE
WINNIPEG
BOLDNESS
PROJECT**



Canada Learning Bond: Children in Care

The Canada Learning Bond (CLB) is a federal education savings grant of up to \$2000 for children born in 2004 or later who are living in families with low incomes. Access to higher education has been clearly linked as a determinant of health and successful futures for individuals, families and communities. Research shows that an education savings plan improves children's educational performance, high school graduation, and college attendance rates. Children in the care of an agency are eligible to receive the bond, but require the agency to open an RESP and make the application.

Metis Child, Family and Community Services and The Winnipeg Boldness Project worked in partnership to document the process to sign up permanent wards for the Canada Learning Bond:

Steps of the Process

- 1. Determine which children are eligible.**

Children born 2004 or later and are permanent wards are eligible. Appendix A outlines specifics of eligibility criteria.

- 2. Ensure children have Social Insurance Numbers and/or Birth Certificates on file.**

A child's Social Insurance Number is required for the Canada Learning Bond application. A birth certificate is required to apply for a Social Insurance Number. Appendix B outlines requirements to apply for both.

- 3. Ensure agency and staff have required documents and identification to open a Registered Education Saving Plan and apply for the Canada Learning Bond on behalf of the child.**

Appendix C details requirements.

- 4. Share copies of all required documents with financial institution staff.**

- 5. Registered Education Savings Plans (RESPs) are opened and applications for the Canada Learning Bond (CLB) are prepared for agency delegate to sign.**

Approximately 12 hours was required to open 32 RESPs and prepare associated CLB applications. According to federal RESP policy an agency cannot open family plans for sibling groups. Individual plans must be opened for each child.

6. Documents are returned and applications are signed by agency director or her designate.

Each application requires 6 signatures; Agencies should record children's account numbers in their files because statements of RESP balances are reported by account numbers rather than beneficiary names.

7. Applications are returned to financial institution staff who submit the applications.

An RESP account can expire if no funds are deposited or applications submitted within 30 days.

8. Application information is approved and/or verified by federal program.

At this time, any missing or incorrect information must be corrected; generally applications are approved within 30 days of receipt.

9. Funds are deposited to children's RESPs

There is no notification when funds are deposited from either the federal program or the financial institutions; Initial deposit of \$500 and any retroactive payments (\$100 per qualified year). The agency can confirm funds have been deposited according to quarterly bank statements and cross-referencing with children's account numbers.

10. Agency communicates that education savings are available to children.

Studies have shown that there can be immediate affects on children's school performance when they are aware that education savings are available for them.

11. Yearly deposits to RESPs continue until the child turns 15.

Children receive \$100 per year up to a maximum of \$2000; funds are available up to the age of 35 at which point are returned to the government if unused.

12. Child contacts agency to access the savings once enrolled in post-secondary education.

Agencies will need to prepare and communicate an administrative process for recipients to access the funds. The first cohort of CLB recipients can begin using funds in 2022.

Eligibility

The Canada Learning Bond is available to children:

- who were born after December 31, 2003; and
- whose families receive the [National Child Benefit Supplement](#) (The Supplement is over and above the [Canada Child Tax Benefit](#) and is usually received by lower-income families).

A [public primary caregiver](#) of a beneficiary under an RESP may also be an original subscriber. A public primary caregiver is one who receives a special allowance under the *Children's Special Allowances Act* and may be:

- the department, agency or institution that cares for the beneficiary; or
- the public trustee or public curator of the province in which the beneficiary resides

This process is currently recommended only for **permanent wards**, as the process to transfer subscribership of Registered Education Savings Plans is complex and has yet to be fully explored.

APPENDIX E

Birth Certificate

Application for a Manitoba Birth Document can be downloaded at http://vitalstats.gov.mb.ca/pdf/application_birth_certificate.pdf

Submit completed form (including payment) with a copy of permanent order of guardianship and any relevant transfer orders.

Processing time for a regular service application can range between 8 to 12 weeks and costs \$30.

Social Insurance Number

Court appointed lawyers or individuals, or provincial/territorial employees can apply on behalf of a minor child or an adult. To apply for a Social Insurance Number (SIN), gather all the required original documents and take them to the nearest Service Canada point of service; alternatively, Service Canada in Manitoba can provide mobile services on site at the agency when multiple applications are being submitted.

Requirements when applying at a Service Canada point of service or through mobile services:

- the original proof of identity [documents](#) of the person for whom you are applying;
- valid photo identification confirming your identity. Note: Provincial/territorial employees must provide valid employee photo identification.
- an original document or certified copy of a document that confirms your legal representation, issued by a provincial/territorial authority (in Quebec, a notarized Will is an acceptable document);
- Provincial/territorial employees must also provide an original Letter of Authorization issued by the agency and signed by the agency's Director/Administrator authorizing the employee to apply for a SIN on behalf of the agency; this letter must be on agency letterhead.

In addition to this the following information is required:

- Mother's first name
- Mother's maiden name (family name at birth)
- Father's first name
- Father's family name
- Whether the child has gone by any last name other than the current one they are using

* Note: Applications can be successful in the case that some information is unknown.

Registered Education Savings Plan and the Canada Learning Bond application

The following information was required by RBC Royal Bank; other financial institutions may have different requirements or allowances.

- **RA001 number:** Canada Revenue Agency (CRA) code for Children’s Special Allowance Account - This is a business number that corresponds with CRA and is accepted for agencies in place of the Social Insurance Number that is usually required from a subscriber.
- **Child’s Social Insurance Number (SIN)** – a copy of the SIN record document helps to avoid possible administrative errors.
- **Birth Certificate** - RBC requires a piece of identification to confirm birthdate and identity; copies are accepted.
- **Resolution for Not For Profit Agency Regarding RESPs** – This is a letter provided by the financial institution to designate and authorize signatures.

**You cannot open an RESP under an agency’s existing business profile. An additional profile that holds all of the RESPs must be created; however, no additional proof of identity would be required.*

Note: According to federal RESP policy an agency cannot open family plans for sibling groups. Each child must have their own individual plan.

**The Winnipeg Boldness Project
Proofs of Possibilities Intake Form**

General Information

Organization Name _____

Staff Member _____

Date _____

of Child Applications _____

of Parent/Guardian Applications _____

Which Proof of Possibility are you registering for?

Canada Learning Bond

Hub of Strength

Transportation

Family Centred Decision Making

Supports for Dads

Please list each family member's name below that is being registered

1. _____

2. _____

3. _____

4. _____

5. _____

6. _____

7. _____

8. _____

APPENDIX F

Please note: the information that is collected through this intake process is confidential will be used only for the purposes of The Winnipeg Boldness Project and the registering agency. Your personal information will never be shared without your permission.



585 Jarvis Avenue
Winnipeg, MB
R2W 3B2
(204) 790-BOLD (2653)
www.winnipegboldness.ca

**The Winnipeg Boldness Project
Proofs of Possibilities Intake Form**

***Please fill out one form for each child in the household that is applying for the Canada Learning Bond**

Registering Child's Information

Legal First Name _____ Legal Last Name _____

Preferred Name _____ Gender _____

Ancestry _____ Date of Birth _____

9-digit Personal Health Identification Number (PHIN) _____

Social Insurance Number (SIN) _____

Street Address _____

City _____ Province _____

Postal Code _____

Primary Language Spoken _____

Daycare/Child Care Facility _____

School _____

Highest Grade Completed _____

APPENDIX F



585 Jarvis Avenue
Winnipeg, MB
R2W 3B2
(204) 790-BOLD (2653)
www.winnipegboldness.ca

**The Winnipeg Boldness Project
Proofs of Possibilities Intake Form**

***Please fill out one form for each parent/guardian in the household**

Parent/Guardian Information

Legal First Name _____ Legal Last Name _____

Primary Phone Number _____ Secondary Phone Number _____

Email Address _____ Can we contact you via Facebook? Yes No

Facebook Screen Name _____

Marital Status Single Married Partnered Widowed

 Common-law Divorced Separated

Source of Income _____

Full-Time Part-Time Annual Income _____

Household Income _____

APPENDIX F

Highest Level of Education Completed High School/GED Post-Secondary Degree/Diploma

 Trades Certification Other _____



585 Jarvis Avenue
Winnipeg, MB
R2W 3B2
(204) 790-BOLD (2653)
www.winnipegboldness.ca

The Winnipeg Boldness Project
Canada Learning Bond Progress Tracking Sheet

General Information

Organization _____

Staff Member _____

Participant Name _____

Intake Start Date _____

Please Date the Following When Completed

Pre-Enrollment Interview _____ General Intake Form _____

Interviewer Name _____

Post-Enrollment Interview _____

Interviewer Name _____

Pre-Enrollment

Has a tax return been completed and submitted? If yes, please date _____

If no, why not? _____

Cost of Tax Return _____

By whom? _____

Supports Used to Complete Tax Return: Child Care

Transportation

Other _____

APPENDIX G



**The Winnipeg Boldness Project
Canada Learning Bond Progress Tracking Sheet**

Parent/Guardian Identification Obtained (if multiple, please write in number)

Birth Certificate _____ Social Insurance Number _____ Certificate of Naturalization _____
Passport _____ Certificate of Indian Status _____ Old Age Security Card _____
Driver's License _____ Certificate of Canadian Citizenship _____ Permanent Resident Card _____
Other _____

Child(ren)'s Identification Obtained (if multiple, please write in number)

Birth Certificate _____ Social Insurance Number _____ Other _____
Passport _____ Certificate of Indian Status _____
Supports Used to Obtain Identification: Child Care
Transportation
Other _____

Enrollment

APPENDIX G

Did you use SmartSaver.org? Yes No

Financial Institution

Assiniboine Credit Union Bank of Montreal Toronto Dominion Bank
Royal Bank of Canada ScotiaBank Other _____

New Accounts Opened

Registered Education Savings Plan Savings
Chequing Other _____



The Winnipeg Boldness Project
Canada Learning Bond Progress Tracking Sheet

Supports Used During Enrollment:

Child Care

Transportation

Other _____

Enrollment Completion Date

Child Name _____

Enrollment Date _____ Date \$ Received _____

Child Name _____

Enrollment Date _____ Date \$ Received _____

Child Name _____

Enrollment Date _____ Date \$ Received _____

Child Name _____

Enrollment Date _____ Date \$ Received _____

Exit Information (if applicable)

Exit Date _____

Exit Stage _____

Reason for Exit _____





Canada Learning Bond Pre-Evaluation

Name: _____ Date: _____

Interviewer Name: _____

Location: _____

Participant initials for Gift Card: _____

Introduction

Hello, my name is _____. I am an interviewer with the Winnipeg Boldness Project. I am here to interview you about your experiences with education, what you hope for the future of your children, and your knowledge of education savings. I will be recording the interview with a digital recorder. This recording will not be shared with anyone other than the research team. Your interview will be used to help us understand your experience enrolling your child for an RESP and a Canada Learning Bond and to know what is useful and not useful for you in this process.

Interview Guide

1. What types of identification do you and your child currently have? (ex. License, SIN#, PHIN#, Birth Cert., etc.)
 - a. Have you found it difficult to access identification for you or your child? If so, what have the barriers or challenges been?
2. What is your current level of education?
 - a. Have you ever considered attending college or university?
 - i. If you have attended why do you feel it was an important decision
 - ii. If you have not been able to attend, have there been any barriers that kept you from attending?
 - iii. If you have not considered attending college, why do you think this is?
 - b. Would you like your children to attend college or university?
3. Have you thought about what would help your children to be successful in school? (If no plans are mentioned, please skip to Question 4)

- a. Have you made any plans or goals about this?
 - b. Do you have plans or goals to help them finish high school
 - c. Do you or your child have plans or goals for them to pursue post-secondary education?
 - d. What would you like to see your child accomplish?
4. What are some challenges that might make it hard for your child to receive a post-secondary education?
 - a. Please describe these challenges.
 - b. Do you know of any people or organizations to help with challenges you have listed? Please describe.
5. Are there any supports that might be helpful for you or your child to ensure they are able to achieve their goals in education?
6. Are you connected to any resources in the community that are helpful or supportive (ex. Community based organizations, family centers, or social workers)?
 - a. If yes, please list them and how they are helpful for you
7. Do you presently have an open bank account?
 - a. if so, please list which bank, types of accounts, and or loans, etc.
 - b. if not, have you thought of opening an account?
 - i. what have been some of the barriers or challenges to opening an account?
8. When filing your taxes where do you usually get them done?
 - a. What are some reasons you choose that location?
 - b. Have you experienced any barriers or challenges when you have filed your taxes? Can you describe these?
9. Do you have any goals that you are saving money for?
 - a. if so, what are they?
 - b. What is the most challenging about saving money?
 - c. If you do not currently have a savings plan, would you like to?
 - d. How would a savings plan benefit you and your family?
10. Do you have any knowledge of Registered Education Savings Plans (RESPs)?
 - a. Please describe any benefits of opening an RESP for your children.
 - b. Do you know of any other families who have opened an RESP?

- c. Do you know if they received any support from mentors, family friends, or banking institutions in order to open this RESP?
11. Are you aware of the Canada Learning Bond?
- a. Are you able to describe what it is or what it is for?
 - b. Do you know where to find information on the Canada Learning Bond or who to contact with any questions?
12. Why are you interested in applying for the Canada Learning Bond?
- a. What doors do you think it could open?
 - b. How might the Canada Learning Bond benefit your child's future?
13. Can you think of any challenges you may face when applying for the Canada Learning Bond?
- a. Do you know who you could contact for help if any issues arise?
 - b. Do you have any ideas that we can assist you with to address any possible challenges?

Interview ending activities

Thank you for sharing your experiences with us, this will be very helpful to ensure that the work that is done with the Canada Learning Bond can benefit as many families in this community as possible.

Please present the participant with the gift card and have them sign the top of the interview guide



Canada Learning Bond Post-Evaluation

Name: _____ Date: _____

Interviewer Name: _____

Location: _____

Participant initials for Gift Card: _____

Introduction

Hello, my name is _____. I am an interviewer with the Winnipeg Boldness Project. I am here to interview you about your experiences signing up for the Canada Learning Bond. I will be recording the interview with a digital recorder. This recording will not be shared with anyone other than the research team. Your interview will be used to help us understand your experience enrolling your child for an RESP and a Canada Learning Bond and to know what is useful and not useful for you in this process.

Interview Guide

1. How was your experience while applying for the Canada Learning Bond? Do you feel that the instructions were clearly outlined? Was there anything that was unclear or you were confused about?
2. Can you list any helpful resources that you used during the Canada Learning Bond sign up process? For example: Community based organizations, financial institutions, peer support
3. Did you experience any challenges during this process?
 - a. Can you please list all challenges you experienced
 - b. Was the CLB support worker able to help you address these challenges?
 - c. Do you have any ideas on how these challenges could be removed?
4. In trying to obtain birth certificates, did you attempt to contact your EIA Worker in order to have this cost covered?
 - a. Were you able to contact them?
 - b. What was your experience working with your worker to get this completed?
 - c. Did you experience any challenges or barriers related to this?

- d. How long did this take to complete?
5. Did you use SmartSaver online tool?
 - a. Did you find this helpful or not? Please explain
6. When you visited the financial institution to open the RESP, what was your experience like?
 - a. Did you feel welcome? Was the interaction positive?
 - b. Did the representative answer your questions?
 - c. Did you have a previous relationship with this financial institution?
7. Based on your experience signing up for the Canada Learning Bond, what did you find the easiest? What did you find the hardest?
8. Do you think having a mentor during the process was helpful?
 - a. If either yes or no, please elaborate.
9. Could you see yourself as a mentor for other families applying the Canada Learning Bond?
 - a. What type of support could you offer to other families who are looking to apply?
10. How important is it to you, now, that your child receives a post-secondary education?
 - a. Do you feel that your expectations for your child have changed? Please explain.
 - b. Do you feel that obtaining the Canada Learning Bond will positively impact your child's future?
11. Have you made any future savings goals for your child's education, if so, what are they?
 - a. Do you plan on making additional contributions to the Canada Learning Bond?
 - b. Are there any barriers that may keep you from achieving these savings goals?
12. Do you believe the Canada Learning Bond and RESP's to be helpful?
 - a. How do you see it helping your child?
13. What expectations and aspirations do you have for your child?
 - a. What other things can you do to help your child reach your aspirations?
 - b. How do you think this may shape your child's identity now or in the future?
14. Do you talk to your child about their hopes for the future?
 - a. What does your child say they want to be when they grow up?
 - b. Do you talk about your school experiences with your child?
15. Do you think this experience could be positive for the community or for other family members? If either yes or no, please elaborate.

- a. Would you recommend the Canada Learning Bond application process to other families, friends, relatives, or other members in the community?
 - b. How would you describe the experience to them?
16. Is there anything you feel would be helpful to ensure that children believe they can achieve in school, attend post secondary education, and achieve their dreams?
- a. What can families do?
 - b. What can community organizations such as resource centres do?
 - c. What can the schools do?
 - d. What can the community do overall?

Interview ending activities

Thank you for sharing your experiences with us, this will be very helpful to ensure that the work that is done with the Canada Learning Bond can benefit as many families in this community as possible. We have a gift card to thank you for sharing your time with us.

APPENDIX I



Canada Learning Bond Staff Evaluation

Name: _____ Date: _____

Location: _____

Introduction

Hello, my name is _____. I am an interviewer with the Winnipeg Boldness Project. I am here to interview you about your experiences and learning as you supported families to enroll in the Canada Learning Bond. I will be recording the interview with a digital recorder. This recording will not be shared with anyone other than the research team. Your interview will be used to help us understand your experience as a mentor to help families access the Canada Learning Bond.

Interview Guide

1. Did you take part in the training with Jenn Bogosh from SEED on May 25, 2015?
 - a. Did you find this training helpful?
 - b. Looking back, what else would have been helpful for you to know at the training?
2. Did you find approaching families to share the CLB opportunity easy or challenging?
 - a. How did you explain to families what the Canada Learning Bond was?
 - b. What tools did you use to share information about the Canada Learning Bond with families?
3. When you approached families did you find that they were excited or unsure at first?
 - i. Why do you think this was?
 - ii. If families were hesitant, what helped to assist them to feel positive about signing up for the Canada Learning Bond?
4. Did you approach any families about the Canada Learning Bond who were not interested?
 - a. Did they share why they were not interested?
 - b. What is your sense about why families may not be interested at first in the CLB?
5. Did you find the flowchart helpful for your information?

- a. Is there anything you would add or change about the flow chart?
6. Do you feel that there were challenges in the sign up process for CLB?
 - a. What were these challenges?
 - b. How did you address them?
7. Was there anything in the CLB process that surprised you, or that you did not expect?
8. Was it difficult for you to dedicate the time to complete the work with the families on the CLB process?
9. On average, what is the amount of time in total you spent per family from the recruitment to signing the forms at the financial institution?
10. What could be done to make this process any easier?
11. What would be beneficial to ensure absolutely happens as we offer this supported enrolment to other families?
12. What could make the CLB more attractive for families in the immediate short term (considering it is a long term outcome)
13. Do you notice any changes or conversations that have occurred with families, possibly as a result of accessing the CLB?
14. If you were to connect with WRHA for example, who would potentially refer families to you to walk through the supported enrolment process can you see this being feasible?
 - a. With your time, with your knowledge, with your relationships in the community?
 - b. What might be some possible challenges?
 - c. How could we address these challenges?
15. In trying to obtain birth certificates, did you attempt to contact a family's EIA worker in order to have this cost covered?
 - a. Were you able to contact them?
 - b. What was your experience working with the worker to get this completed?
 - c. Did you experience any challenges or barriers related to this?
 - d. How long did this take to complete?
16. Did you use SmartSaver online tool?
 - a. Did you find this helpful or not? Please explain
17. Did you visit the financial institution to open the RESP with the family?
 - a. What was your experience like?
 - b. Did you feel welcome? Was the interaction positive?

- c. Did the representative answer your questions?
 - d. Did you have a previous relationship with this financial institution?
18. Do you think that being a mentor for families during the process was helpful?
- a. If either yes or no, please elaborate.
19. How important were the resources provided to families to access the CLB?
20. Do you think access to the CLB will be helpful for families in the long run?
- a. What do you feel would be the benefits to the child, to the family, to the community?
21. We would like to develop a strategy to ensure children develop a college bound identity. A college bound identity is when a child is told and believes that they have the potential and capability to succeed in the future to achieve their goals and that college, or post secondary education is open to them when they finish school. It has been shown that an RESP can contribute to the College Bound Identity, but also that it is important for adults and mentors in the community continue to reinforce this throughout the child's lifetime. Can you think of ways that different people and organizations in the community can work to support a College Bound Identity for children who have accessed the CLB?
- a. Is there anything you feel would be helpful to ensure that children believe they can achieve in school, attend post secondary education, and achieve their dreams?
 - i. What can families do?
 - ii. What can community organizations such as resource centres do?
 - iii. What can the schools do?
 - iv. What can the community do overall?
22. Would you consider continuing to support families through the CLB supported enrolment process?
- a. Are there any other resources you would need in order to do this successfully?
23. In thinking about medium scale, what would you think an average number of families you would be able to work with during October to December?
24. In thinking about a sign up event to offer families an opportunity to meet with banks and get their SIN numbers all in one location, do you think this would be attractive to families? What would be important to consider?
25. Is there anything else you would like to share with me about your experience as a mentor with the CLB supported enrolment process?

JUN 10 2016

To: Superintendents of School Divisions
Principals of Funded Independent Schools

Dear Colleagues:

Re: Registration for Schools

When families register their child(ren) for school they are required to provide school officials with valid identification for each child to ensure that the child is either of compulsory school age (7 years by end of December) or has a right to attend school (will be age 6 by end of December in a year). It has come to our attention that some schools will only accept birth certificates as valid forms of identification. In the past, the department has communicated that the following are acceptable forms of identification to satisfy the age/eligibility requirement:

- Birth certificate
- Baptismal certificate
- Certificate of live birth
- Health card
- Statutory declaration

With increasing numbers of refugees, new immigrants and families on limited budgets there may be families that do not have birth certificates for their children. Manitoba birth certificates cost \$30 and there is a 2 -3 month wait for processing.

It is important that all children are registered and in school as soon as they apply. If families do not have a birth certificate for their children schools should accept other valid forms of identification as noted above. It is also possible for parents to make a statutory declaration to a commissioner of oaths or notary public as to the birth date of their child, although they should be encouraged to obtain a birth certificate at the earliest opportunity as this form of identification is often needed by students into the future.

Please help us to ensure that the process for registering new students is smooth and timely.

We ask superintendents to forward this information to their principals.

Should you have further questions, please contact David Yeo, Director of Education Administration Services, at 204-945-8664.

Sincerely

ORIGINAL SIGNED BY

Bramwell Strain
Deputy Minister
Education and Training

c. David Yeo

bc. Deputy Minister/file
ADM/file
ECEU
SEED Winnipeg

APPENDIX K



The Honourable William Morneau, P.C.,
Minister of Finance
Centre Block, suite 435S
House of Commons
Ottawa, Ontario
K1A 0A6

Re: Letter of Support –for the Omega Foundation’s proposal as outlined in its pre-budget submission

Dear Minister Morneau,

The Winnipeg Boldness Project would like to express its support for the Omega Foundation’s proposal as outlined in its pre-budget submission, regarding the reinstatement of a budget to support the uptake of the Canada Learning Bond.

The Winnipeg Boldness Project is a social innovation initiative that is working alongside the Point Douglas community to improve outcomes for young children. Our highest accountability is to our community, who have directed us to explore solutions to create equitable opportunities for educational success. The Canada Learning Bond has been a key leverage point that has rallied a diverse and remarkable range of partners committed to improving educational opportunities for children of lower income families in Point Douglas, Winnipeg, and across Canada.

We have heard directly from families and leaders in the community how effective education savings are in creating hope. We have also heard that the barriers to opening a Registered Education Saving Plan are very challenging for our families. Our prototype to support families in overcoming these barriers proved that the support of trusted and dedicated staff at community organizations is essential for the most vulnerable families. Trusting relationships, unique to a community, are prerequisite for successful outreach and awareness efforts and deserve to be supported. Removing barriers would not only increase uptake of the Canada Learning Bond, but would have numerous other collateral benefits; all of which will

help to make post-secondary education accessible to all Canadians. Reinstatement of funding to increase awareness and support families to begin education savings would demonstrate the Federal Government's commitment to all children and would have the potential to leverage additional support from a variety of sectors.

We firmly believe in the potential of the Canada Learning Bond and Educational savings in general to cultivate hope and create equitable access to education for all Canadian families.

Sincerely,

Diane Roussin
Project Director
The Winnipeg Boldness Project

APPENDIX L

Federal Budget 2017 Announces Major Initiative to Increase Family Uptake of the Canada Learning Bond

New study shows education savings like the Canada Learning Bond boost completion of post-secondary education

TORONTO, March 24, 2017 /CNW/ - The new Federal budget announces \$12.5 million to help more low-income families start saving for their children's education.

The funds will be used over the next five years to improve awareness of and access to the Canada Learning Bond (CLB), a government grant that provides low-income families with funds to start a Registered Education Savings Plan (RESP) for their children. Through the CLB, the government provides the first contribution of \$500 and up to \$2,000 in total. Any child born since 2004 whose family income is in the lowest tax bracket is eligible.

Although the CLB has existed since 2004, awareness and uptake of the program remain low. To date only one-third of children who qualify have received their grants. More than 1.7 million eligible Canadian children have not.

The government announced that it will work with community organizations and businesses to explore new ways to increase awareness of the CLB and reduce barriers to accessing it.

Recent research from the Omega Foundation demonstrates a clear link between children who have savings for higher education and successful completion of post-secondary education.

An RESP, the research finds, can set in motion a chain reaction of benefits beyond the financial. The simple act of opening an RESP can motivate a family to save, and a family's growing investment can make children more confident and committed to pursuing post-secondary education.

"The link between family savings for post-secondary education (PSE) and PSE access and completion is clear, as is the link between savings and attitudes such as expectations for a child's educational success," writes Dr. Andrew Parkin, author of the Omega-supported study, "Family Savings for Post-Secondary Education."

Canadians' future prosperity depends on the skills and productivity of the country's workforce. However, many young people face barriers to pursuing the higher education they need to succeed. By improving access to the CLB, the Federal government's investment will ensure that children from low-income families experience the benefits of education savings, even if their families can't contribute.

"Families are clear on the importance of higher education to their children's futures, but often feel unable to provide for the opportunity," notes May Wong, Executive Director of the Omega Foundation. "This is especially true for families with low incomes who may be struggling to make ends meet. The Federal government's investment will help more families realize the power that all families possess to influence their children's educational progress and outcomes, by starting a savings account for their education."

Background: (From Budget 2017)

"Improving Access to the Canada Learning Bond

When families are able to get an early start in saving for post-secondary education, the benefits are two-fold: it makes post-secondary education more affordable and reduces student debt loads upon graduation.

Currently, the Government encourages families to save for their children's postsecondary education through tax-assisted Registered Education Savings Plans, and provides additional support to help low-income families get a head start on their savings through the Canada Learning Bond.

Unfortunately, some low-income families face barriers in accessing these opportunities to save. In 2015, only one-third of eligible children received the Canada Learning Bond.

To help more low-income families benefit from the Canada Learning Bond, Budget 2017 proposes to reallocate \$12.5 million over six years, starting in 2017-18, from Employment and Social Development Canada's existing resources to launch a pilot project. Working with community organizations and businesses, the pilot project will explore new ways to increase awareness of the program and reduce barriers to access."

About the Omega Foundation:

The Omega Foundation is a Canadian registered charity dedicated to enhancing the financial literacy and capacity of low-income Canadians. The Foundation's SmartSAVER program works with public, private and community partners to help low-income families access Registered Education Savings Plans (RESPs) and the Canada Learning Bond (CLB). SmartSAVER works in partnership with BMO, CIBC, Meridian, RBC, Scotiabank, TD and Vancity and is supported by the Haynes Connell Foundation, the Lucie and André Chagnon Foundation, the J.W. McConnell Family Foundation and the George Cedric Metcalf Charitable Foundation.

SOURCE The Omega Foundation

For further information: May Wong, mwong@theomegafoundation.ca, (416) 966-1418.