



# Basic Needs Financial Supports Catalogue

In 2016, the Basic Needs Work Group of the Hamilton Best Start Network put together the first edition of the Basic Needs Financial Supports Catalogue. This catalogue was developed in response to the discovery that several resources available to low-income families that help them with their basic needs were not well known by families and service providers.

**This catalogue offers a variety of information about benefits, tax credits and programs which provide some form of financial assistance to those who need it.**

Intended to provide a collection of financial resources to help low-income families access and apply for local, provincial and federal income support, this catalogue enables families to take advantage of programs that have been established to be a great benefit to them.

The City of Hamilton, along with the Learning and Mobilization Network, is committed to providing up-to-date information. The catalogue will be reviewed on an annual basis.

The Financial Supports Catalogue is based on the following criteria:

- ✓ Income supports connected to basic needs
- ✓ For children and families; 18 years and younger

To aid readers, this Catalogue is organized according to the categories of basic needs listed in the table of contents to the right.

**Legend:**

***What do I need to apply?***

- BC Birth certificate
- HC Health card
- INC Income verification – *includes personal income tax return*
- ID Personal identification – *includes driver's license, health card*
- ROE Record of Employment
- SIN Social Insurance Number



**Food**  
– 3 –



**Legal**  
– 3 –



**Housing**  
– 4 –



**Health**  
– 5 –



**Employment**  
– 7 –



**Transportation**  
– 7 –



**Education & Training /  
Bursaries for Youth**  
– 8 –



**Income**  
– 11 –

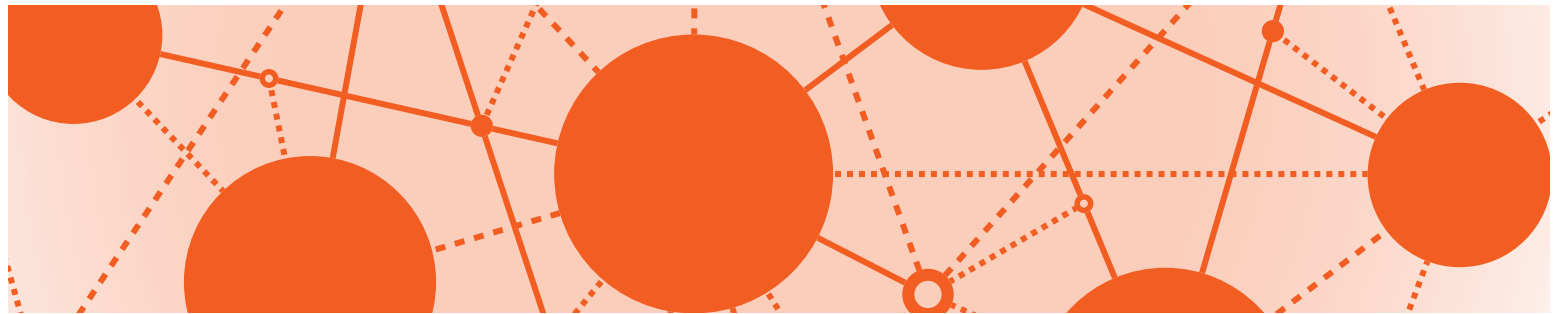


**Child Care**  
– 13 –

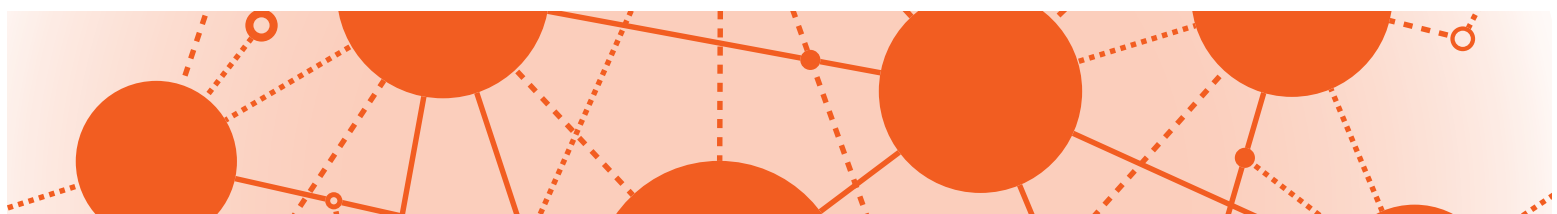
<i>Program Name</i>	<i>What is it?</i>	<i>What is required and what do I need to know?</i>
<b>Ontario Works (OW)</b>	Ontario Works provides temporary financial and employment assistance, also known as social assistance, for people who are in financial need	---
	<b>What do I need to apply?</b> INC • SIN • BC	<b>Will this affect OW/ODSP?</b> No, it will not
	<b>Contact Information</b> <a href="http://www.hamilton.ca/social-services/ontario-works">www.hamilton.ca/social-services/ontario-works</a> • 905-546-4800 • <a href="mailto:OntarioWorks@hamilton.ca">OntarioWorks@hamilton.ca</a>	
<b>Ontario Disability Support Program (ODSP)</b>	Helps people with disabilities who are in financial need pay for living expenses, like food and housing	Must meet the definition of a “person with a disability” as defined under the Ontario Disability Support Program Act
	<b>What do I need to apply?</b> INC • SIN • BC	<b>Will this affect OW/ODSP?</b> No, it will not
	<b>Contact Information</b> <a href="http://www.mcass.gov.on.ca/en/mcass/programs/social/odsp">www.mcass.gov.on.ca/en/mcass/programs/social/odsp</a> • 905-521-7280	
<b>Essential Aid and Family Services Infant Formula and Diaper Bank</b>	Free infant formula, diapers and baby food provided on an emergency basis for children 0-4 years of age	---
	<b>What do I need to apply?</b> ID	<b>Will this affect OW/ODSP?</b> No, it will not
	<b>Contact Information</b> <a href="http://www.essentialaid.ca">www.essentialaid.ca</a> • 289-799-9514	
<b>Food4Kids</b>	<ul style="list-style-type: none"> <li>• Provides packages of healthy food for kids aged 4-14 years with limited or no access to food each weekend</li> <li>• Food is placed into student’s backpack helping to shield the child from any stigma</li> </ul>	<ul style="list-style-type: none"> <li>• Participants aged 4-14 years are referred by schools aware of children with limited access to food in their homes</li> <li>• School submits referral and parental permission form</li> </ul>
	<b>What do I need to apply?</b> ---	<b>Will this affect OW/ODSP?</b> No, it will not
	<b>Contact Information</b> <a href="http://www.food4kidshamilton.ca">www.food4kidshamilton.ca</a> • 905-741-0060	
<i>Program Name</i>	<i>What is it?</i>	<i>What is required and what do I need to know?</i>
<b>Birthright International</b>	Offers free, confidential, 24 hour emergency service for women distressed by pregnancy. Services include: <ul style="list-style-type: none"> <li>✓ free diapers and formula</li> <li>✓ free maternity and baby clothes</li> </ul>	Additional services include: <ul style="list-style-type: none"> <li>✓ counselling and referrals</li> <li>✓ assistance finding accommodation</li> <li>✓ free pregnancy testing</li> <li>✓ confidential</li> </ul>
	<b>What do I need to apply?</b> ---	<b>Will this affect OW/ODSP?</b> No, it will not
	<b>Contact Information</b> <a href="http://www.birthright.org/en/landingpage/lp-hamiltonon">www.birthright.org/en/landingpage/lp-hamiltonon</a> • 905-527-3677 • Toll Free: 1-800-550-4900	

<i>Program Name</i>	<i>What is it?</i>	<i>What is required and what do I need to know?</i>
<b>Hamilton Community Legal Clinic</b>	A non-profit bilingual community legal clinic serving low-income residents of Hamilton. In addition, to providing ‘traditional’ poverty law services including legal advice and referrals and legal representation, the clinic is involved in public legal education, community development and law reform	Must meet financial eligibility to access service. Apply by phone, appointment, or online at: <a href="http://www.hamiltonjustice.ca/apply-for-services">www.hamiltonjustice.ca/apply-for-services</a>
	<b>What do I need to apply?</b> INC	<b>Will this affect OW/ODSP?</b> No, it will not
	<b>Contact Information</b> <a href="http://www.hamiltonjustice.ca/index2">www.hamiltonjustice.ca/index2</a> • 905-527-4572	
<b>Legal Aid</b>	Areas of law that Legal Aid can help with: domestic violence, criminal, family, immigration and refugee, civil, housing, government assistance, out of province	Must meet financial eligibility to access various legal services
	<b>What do I need to apply?</b> INC	<b>Will this affect OW/ODSP?</b> No, it will not
	<b>Contact Information</b> <a href="http://www.legalaid.on.ca/en/contact/about.asp?place=wentworth00">www.legalaid.on.ca/en/contact/about.asp?place=wentworth00</a> • 905-528-0134	

<i>Program Name</i>	<i>What is it?</i>	<i>What is required and what do I need to know?</i>
<b>Ontario Works (OW)</b>	Provides temporary financial and employment assistance, also known as social assistance, for people who are in financial need	---
<i>What do I need to apply?</i>	INC • SIN • BC	<i>Will this affect OW/ODSP?</i> No, it will not
<i>Contact Information</i>	www.hamilton.ca/social-services/ontario-works • 905-546-4800 • OntarioWorks@hamilton.ca	
<b>Ontario Disability Support Program (ODSP)</b>	Helps people with disabilities who are in financial need pay for living expenses, like food and housing	Must meet the definition of a “person with a disability” as defined under the Ontario Disability Support Program Act
<i>What do I need to apply?</i>	INC • SIN • BC	<i>Will this affect OW/ODSP?</i> No, it will not
<i>Contact Information</i>	www.mcass.gov.on.ca/en/mcass/programs/social/odsp • 905-521-7280	
<b>Housing Stability Benefit, Housing Help Centre</b>	Available to people who need financial assistance to maintain their current residence, such as last month’s rent, moving costs, furniture replacement, utility arrears, and bed bug assistance	Must be an OW or ODSP participant. OW recipients apply through their case manager; ODSP recipients and people on low-income apply at Hamilton Housing Help Centre
<i>What do I need to apply?</i>	INC	<i>Will this affect OW/ODSP?</i> Yes, it will
<i>Contact Information</i>	www.housinghelpcentre.ca • 905-526-8100 • info@housinghelpcentre.ca	



<i>Program Name</i>	<i>What is it?</i>	<i>What is required and what do I need to know?</i>
<b>Housing Emergency Loan Program (HELP), Housing Help Centre</b>	<ul style="list-style-type: none"> <li>• Provides financial assistance in the form of short-term, interest-free loans to individuals and families who are experiencing financial difficulties that force them into a housing crisis</li> <li>• Source of income must be shown to ensure loan can be paid back</li> </ul>	<ul style="list-style-type: none"> <li>• Basic Loan Eligibility Applicants must:                             <ul style="list-style-type: none"> <li>✓ Be a tenant in the City of Hamilton</li> <li>✓ Have income below the poverty line</li> <li>✓ Have paid back any previous H.E.L.P. loans</li> <li>✓ Have exhausted all other avenues of assistance</li> </ul> </li> <li>• Loans are paid directly to the vendor or provider</li> </ul>
<i>What do I need to apply?</i>	INC • ID	<i>Will this affect OW/ODSP?</i> No, it will not
<i>Contact Information</i>	www.housinghelpcentre.ca/HELP-emergency-loans.html • 905-526-8100 • info@housinghelpcentre.ca	
<b>Property Tax Assistance Programs, City of Hamilton</b>	A low-income deferral program allows eligible low-income seniors or low-income persons with disabilities to defer tax increases	The following people are eligible to apply for a low-income deferral: <ul style="list-style-type: none"> <li>✓ Low-income person with disabilities means a person receives assistance from ODSP, Family Benefits Act, Guaranteed Annual Income Supplement</li> <li>✓ Low-income senior means a person who is 65 years of age or older and receives assistance from Guaranteed Annual Income Supplement</li> </ul>
<i>What do I need to apply?</i>	INC	<i>Will this affect OW/ODSP?</i> No, it will not
<i>Contact Information</i>	www.hamilton.ca/home-property-and-development/property-taxes/tax-assistance-programs 905-546-2489	





<i>Program Name</i>	<i>What is it?</i>	<i>What is required and what do I need to know?</i>
<b>Special Supports Program – Ontario Works</b>	<ul style="list-style-type: none"> <li>• Provides funding for assistive devices (bath aids, grab bars, toilet aids), prosthetics, diabetic supplies, hearing aids custom foot orthotics and orthopedic footwear, hospital beds, surgical supplies, incontinent supplies, mobility aids, wheelchair batteries and repairs, dental services and dentures, medical transportation, eye glasses, funerals and burials, bath equipment, day programs and other services and special items</li> <li>• Application available online</li> </ul>	Available to Ontario Works or Ontario Disability Support Program recipients; and low-income families or individuals
	<i>What do I need to apply?</i> INC • SIN	<i>Will this affect OW/ODSP?</i> No, it will not
	<i>Contact Information</i> <a href="http://www.hamilton.ca/social-services/support-programs/special-supports-program">www.hamilton.ca/social-services/support-programs/special-supports-program</a> • 905-546-2590 support@hamilton.ca	

<b>Child Disability Benefit (CDB)</b>	<ul style="list-style-type: none"> <li>• Tax-free benefit for families who care for a child under age 18 who is eligible for the disability tax credit</li> <li>• Provides up to \$2,730 per year (\$227.50 per month) for each child who is eligible for the disability tax credit</li> </ul>	<ul style="list-style-type: none"> <li>• CDB is paid monthly to the Canada Child Benefit eligible individuals and also as a supplement to the Children’s Special Allowances</li> <li>• To be eligible, the child must have a severe and prolonged impairment in physical and mental functions</li> </ul>
	<i>What do I need to apply?</i> INC • SIN	<i>Will this affect OW/ODSP?</i> No, it will not
	<i>Contact Information</i> <a href="http://www.cra-arc.gc.ca/cdb">www.cra-arc.gc.ca/cdb</a> • 1-800-387-1193	



<i>Program Name</i>	<i>What is it?</i>	<i>What is required and what do I need to know?</i>
<b>Healthy Smiles Ontario</b>	Free dental care for children 17 years old and under	<ul style="list-style-type: none"> <li>• You can apply online or by mail. To apply online, go to <a href="http://www.ontario.ca/page/services-covered-by-healthy-smiles-ontario">www.ontario.ca/page/services-covered-by-healthy-smiles-ontario</a> . To apply by mail, you can get an application form from your local public health unit or at a ServiceOntario location. See below for public health contact information</li> <li>• To find your nearest Service Canada, go to <a href="http://www.servicecanada.gc.ca">www.servicecanada.gc.ca</a></li> <li>• For information in languages other than English go to <a href="http://www.health.gov.on.ca/en/pro/programs/dental">www.health.gov.on.ca/en/pro/programs/dental</a></li> </ul>
	<i>What do I need to apply?</i> Your child(ren)'s date(s) of birth, a valid Ontario address, your Social Insurance Number (SIN) or Temporary Taxation Number (TTN) to have filed your taxes in the previous year. If you don't have a Social Insurance Number or didn't file your taxes last year, you can still apply by mail but you'll need a Guarantor (one per household)	
	<i>Will this affect OW/ODSP?</i> No, it will not	
	<i>Contact Information</i> <a href="http://www.ontario.ca/healthysmiles">www.ontario.ca/healthysmiles</a> • <a href="http://www.health.gov.on.ca/en/pro/programs/dental">www.health.gov.on.ca/en/pro/programs/dental</a> Contact Hamilton Public Health Services at 905-546-2424 ext. 4725 for help completing the HSO application	

<b>Dental Clinic, City of Hamilton</b>	Provides free dental services for people who do not receive coverage through Special Supports Program	<ul style="list-style-type: none"> <li>• For people with low-income and no access to dental coverage</li> <li>• Services by appointment only; must fill out application available online</li> </ul>
	<i>What do I need to apply?</i> INC	<i>Will this affect OW/ODSP?</i> No, it will not
	<i>Contact Information</i> <a href="http://www.hamilton.ca/public-health/clinics-services/public-health-services-dental-clinic">www.hamilton.ca/public-health/clinics-services/public-health-services-dental-clinic</a> 905-546-2424 ext. 3789 • dentalclinic@hamilton.ca	



<i>Program Name</i>	<i>What is it?</i>	<i>What is required and what do I need to know?</i>
<b>Ontario Works</b>	Ontario Works provides temporary financial and employment assistance, also known as social assistance, for people who are in financial need	---
<i>What do I need to apply?</i>	INC • SIN • BC	<i>Will this affect OW/ODSP?</i> No, it will not
<i>Contact Information</i>	www.hamilton.ca/social-services/ontario-works • 905-546-4800	
<b>Ontario Disability Support Program</b>	Helps people with disabilities who are in financial need pay for living expenses, like food and housing	Must meet the definition of a “person with a disability” as defined under the Ontario Disability Support Program Act
<i>What do I need to apply?</i>	INC • SIN • BC	<i>Will this affect OW/ODSP?</i> No, it will not
<i>Contact Information</i>	www.mcass.gov.on.ca/en/mcass/programs/social/odsp • 905-521-7280	
<b>Essential Aid and Family Services Infant Formula and Diaper Bank</b>	Free infant formula, diapers and baby food provided on an emergency basis for children 0-4 years of age	---
<i>What do I need to apply?</i>	ID	<i>Will this affect OW/ODSP?</i> No, it will not
<i>Contact Information</i>	www.essentialaid.ca • 289-799-9514	



<i>Program Name</i>	<i>What is it?</i>	<i>What is required and what do I need to know?</i>
<b>Food4Kids</b>	<ul style="list-style-type: none"> <li>• Provides packages of healthy food for kids aged 4-14 years with limited or no access to food each weekend</li> <li>• Food is placed into student’s backpack helping to shield the child from any stigma</li> </ul>	<ul style="list-style-type: none"> <li>• Participants aged 4-14 years are referred by schools aware of children with limited access to food in their homes</li> <li>• School submits referral and parental permission form</li> </ul>
<i>What do I need to apply?</i>	---	<i>Will this affect OW/ODSP?</i> No, it will not
<i>Contact Information</i>	www.food4kidshamilton.ca • 905-741-0060	
<b>Eye See Eye Learn, Ontario Association of Optometrists</b>	<ul style="list-style-type: none"> <li>• Provides OHIP-insured eye exams and a free pair of brand new, high-quality eyeglasses should they require them</li> <li>• Free for parents of children entering junior kindergarten</li> </ul>	<ul style="list-style-type: none"> <li>• Visit website or call to find local participating optometrist</li> <li>• Child’s health card is needed to participate</li> <li>• Value of free glasses is \$250, if needed</li> </ul>
<i>What do I need to apply?</i>	ID	<i>Will this affect OW/ODSP?</i> No, it will not
<i>Contact Information</i>	www.EyeSeeEyeLearn.ca • 1-855-424-3735	
<b>Employment Insurance (EI), Compassionate Care</b>	<ul style="list-style-type: none"> <li>• Paid to people who have to be away from work temporarily to provide care or support to a family member who is gravely ill and who has a significant risk of death within 26 weeks (six months)</li> <li>• A maximum of 26 weeks may be paid to eligible people</li> </ul>	<ul style="list-style-type: none"> <li>• To be eligible, you must show that your regular weekly earnings from work have decreased by more than 40 percent and you have accumulated 600 insured hours of work in the last 52 weeks, or since your last claim</li> <li>• Apply online or in person at Service Canada Center</li> <li>• Must show medical proof by completing Form INS5216A and Form INS5216B</li> </ul>
<i>What do I need to apply?</i>	SIN • BC • ROE	<i>Will this affect OW/ODSP?</i> Yes, it will
<i>Contact Information</i>	www.canada.ca/en/employment-social-development/programs/ei/ei-list/reports/compassionate-care.html 1-800-206-7218	



Program Name	What is it?	What is required and what do I need to know?
<b>Recreation Fee Assistance Program, City of Hamilton</b>	Offers opportunities in terms of admissions, registration fees and organized affiliate sport activities that include: <ul style="list-style-type: none"> <li>✓ free family pass to recreation centre of choice</li> <li>✓ fee assistance on City of Hamilton delivered recreation programs to a maximum of \$150 value per child during a 12 month period</li> <li>✓ Families may also apply for up to 50% subsidy to a maximum of \$100 annually per child</li> </ul>	<p><b>Eligibility criteria:</b></p> <ul style="list-style-type: none"> <li>✓ Families living below the Low-Income Cut Off (LICO) level</li> </ul> <p><b>Acceptable proof of income:</b></p> <ul style="list-style-type: none"> <li>✓ Be in receipt of Ontario Works (OW) and provide a photocopy of monthly Drug Benefit Card <b>or</b></li> <li>✓ Be in receipt of the Ontario Disability Support Program (ODSP) and provide a photocopy of your monthly Drug Benefit Card <b>or</b></li> <li>✓ Have a combined total family income less than the LICO and submit a previous year's income tax return (Notice of Assessment) for all income sources</li> </ul>
	<b>What do I need to apply?</b> ---	<b>Will this affect OW/ODSP?</b> No, it will not
	<b>Contact Information</b> www.hamilton.ca/parks-recreation/registered-rec-programs/recreation-fee-assistance-program 905-546-2424 ext. 4569 • rfap@hamilton.ca	
<b>Assistance for Children with Severe Disabilities</b>	<ul style="list-style-type: none"> <li>• Provides a monthly financial benefit which is needs tested to help with the ongoing extraordinary costs arising from a child's disability. The benefit is to enable children with severe disabilities to live at home</li> <li>• Additional benefits issued include: monthly drug and dental card, eyeglasses, hearing aids and wheelchair repairs</li> </ul>	Applications are available at the local MCSS/MCYS office
	<b>What do I need to apply?</b> HC • ID	<b>Will this affect OW/ODSP?</b> No, it will not
	<b>Contact Information</b> www.children.gov.on.ca/htdocs/English/specialneeds/disabilities.aspx 905-521-7456 • Toll Free: 1-866-896-9389 • MCSS/MCYS office: 119 King Street West, Hamilton	



## EMPLOYMENT

Program Name	What is it?	What is required and what do I need to know?
<b>Employment Related Expenses, Ontario Works</b>	Funds to cover employment related expenses may be provided to support participants as they progress toward sustainable employment	Must be recipient of Ontario Works
	<b>What do I need to apply?</b> ID • SIN • BC	<b>Will this affect OW/ODSP?</b> No, it will not
	<b>Contact Information</b> www.mcsc.gov.on.ca/en/mcsc/programs/social/ow/help/benefits/employment_Benefits.aspx	
<b>Employment Supports, Ontario Disability Support Program</b>	Helps people with disabilities find and keep a job, or advance their career	<ul style="list-style-type: none"> <li>• Applicant does not have to be receiving income support from ODSP to be eligible for employment supports</li> <li>• Application and verification of disability/impairment available online</li> </ul>
	<b>What do I need to apply?</b> ---	<b>Will this affect OW/ODSP?</b> No, it will not
	<b>Contact Information</b> www.mcsc.gov.on.ca/en/mcsc/programs/social/odsp/employment_support/ES_Eligibility.aspx	



## TRANSPORTATION

Program Name	What is it?	What is required and what do I need to know?
<b>Affordable Transit Pass</b>	Allows eligible residents to purchase an Adult Monthly Transit Pass for half price	<ul style="list-style-type: none"> <li>✓ Reside in the City of Hamilton</li> <li>✓ Currently working in full time, part time or casual position</li> <li>✓ Between the ages of 18 to 64 years</li> <li>✓ Receive assistance from OW or ODSP but do not receive transportation costs for other activities <b>or</b></li> <li>✓ Family income falls below the Low-Income Cut Off</li> </ul>
	<b>What do I need to apply?</b> INC	
	<b>Will this affect OW/ODSP?</b> No, it will not	
	<b>Contact Information</b> www.hamilton.ca/social-services/support-programs/affordable-transit-pass-program 905-546-2590 • support@hamilton.ca	

<i>Program Name</i>	<i>What is it?</i>	<i>What is required and what do I need to know?</i>
<b>Canada Learning Bond (CLB)</b>	<ul style="list-style-type: none"> <li>• Eligible families will receive \$500 now and \$100 each year for each child's Registered Education Savings Plan (RESP), until child turns 15 (\$2,000 overall)</li> <li>• Must open RESP account; \$25 cost is covered through CLB</li> <li>• Money can be used after high school to help pay for either full- or part-time studies, including apprenticeship program, CEGEP, trade school, college, university</li> </ul>	<ul style="list-style-type: none"> <li>• Primary caregiver must be receiving the National Child Benefit Supplement (addition to the Child Tax Benefit)</li> <li>• Must have SIN for primary caregiver and child(ren) to apply</li> </ul>
	<i>What do I need to apply?</i> ID • SIN	<i>Will this affect OW/ODSP?</i> No, it will not
	<i>Contact Information</i> <a href="http://www.canada.ca/en/employment-social-development/services/learning-bond.html">www.canada.ca/en/employment-social-development/services/learning-bond.html</a>	

<b>Canada Education Savings Grant (CESG)</b>	<ul style="list-style-type: none"> <li>• Provides 20 cents on every dollar contributed to RESP, up to a maximum of \$500 on an annual contribution of \$2,500</li> <li>• Grant is available until the end of the calendar year in which the child turns 17</li> </ul>	Must open RESP account and make request for CESG
	<i>What do I need to apply?</i> SIN	<i>Will this affect OW/ODSP?</i> No, it will not
	<i>Contact Information</i> <a href="http://www.canada.ca/en/employment-social-development/services/student-financial-aid/student-loan/student-grants/cesg.html">www.canada.ca/en/employment-social-development/services/student-financial-aid/student-loan/student-grants/cesg.html</a> 1-800-662-6232	



<i>Program Name</i>	<i>What is it?</i>	<i>What is required and what do I need to know?</i>
<b>Additional Canada Education Savings Grant (A-CESG)</b>	<ul style="list-style-type: none"> <li>• Grant money is in addition to any money low- and middle-income families are receiving through the basic Canada Education Savings Grant (CESG)</li> <li>• Adds an additional 10% or 20% onto the first \$500 or less contributed to the RESP annually</li> <li>• Money can be used after high school to help pay for either full- or part-time studies, including apprenticeship program, CEGEP, trade school, college, university</li> </ul>	---
	<i>What do I need to apply?</i> ---	<i>Will this affect OW/ODSP?</i> No, it will not
	<i>Contact Information</i> <a href="http://www.esdc.gc.ca/en/student_grants/acesg.page">www.esdc.gc.ca/en/student_grants/acesg.page</a>	

<b>Ontario Student Assistance Program (OSAP)</b>	A mix of grants and loans for students	Through one OSAP application, you have access to this mix of different financial aid programs, depending on financial circumstances
	<i>What do I need to apply?</i> INC • SIN	<i>Will this affect OW/ODSP?</i> Yes, it will
	<i>Contact Information</i> <a href="http://www.ontario.ca/page/osap-ontario-student-assistance-program">www.ontario.ca/page/osap-ontario-student-assistance-program</a>	

<b>Grant for Students from Low-Income Families</b>	<ul style="list-style-type: none"> <li>• Available to low and middle-income students while enrolled in a full-time undergraduate program at a designated post-secondary institution</li> <li>• Provides up to \$375 per month of study</li> </ul>	<ul style="list-style-type: none"> <li>• Must apply for student financial assistance (OSAP)</li> <li>• From a low or middle-income family as defined by the Canada Student Loans Program</li> <li>• Enrolled full-time in a program that is at least two years in duration at designated post-secondary institutions</li> </ul>
	<i>What do I need to apply?</i> INC • SIN	<i>Will this affect OW/ODSP?</i> No, it will not
	<i>Contact Information</i> <a href="https://www.canada.ca/en/employment-social-development/services/student-financial-aid/student-loan/student-grants/csg/full-time.html">https://www.canada.ca/en/employment-social-development/services/student-financial-aid/student-loan/student-grants/csg/full-time.html</a>	





<i>Program Name</i>	<i>What is it?</i>	<i>What is required and what do I need to know?</i>
<b>Grant for Students from Middle-Income Families</b>	<ul style="list-style-type: none"> <li>• Available to middle-income students while enrolled in a full-time undergraduate program at a designated post-secondary institution</li> <li>• Provides \$150 per month of study</li> </ul>	<ul style="list-style-type: none"> <li>• Must apply for student financial assistance (OSAP)</li> <li>• From a middle-income family as defined by the Canada Student Loans Program</li> <li>• Enrolled full-time in a program that is at least two years in duration at designated post-secondary institutions</li> </ul>
<i>What do I need to apply?</i>	INC • SIN	<i>Will this affect OW/ODSP?</i> No, it will not
<i>Contact Information</i>	<a href="http://www.canada.ca/en/employment-social-development/services/student-financial-aid/student-loan/student-grants/csg/middle-income.html">www.canada.ca/en/employment-social-development/services/student-financial-aid/student-loan/student-grants/csg/middle-income.html</a>	

<b>Learning, Earning and Parenting (LEAP), City of Hamilton</b>	<ul style="list-style-type: none"> <li>• Provides client centered supports for young parents under the age of 26 years to help them obtain their Grade 12 diploma or equivalency.</li> <li>• Money can be used after high school to help pay for either full- or part-time studies, including apprenticeship program, CEGEP, trade school, college, university</li> </ul>	Must be a participant of Ontario Works
<i>What do I need to apply?</i>	INC • SIN	<i>Will this affect OW/ODSP?</i> No, it will not
<i>Contact Information</i>	<a href="http://www.mcsc.gov.on.ca/en/mcsc/programs/social/questions/leap.aspx">www.mcsc.gov.on.ca/en/mcsc/programs/social/questions/leap.aspx</a> • 905-546-3088 • <a href="mailto:leap@hamilton.ca">leap@hamilton.ca</a>	

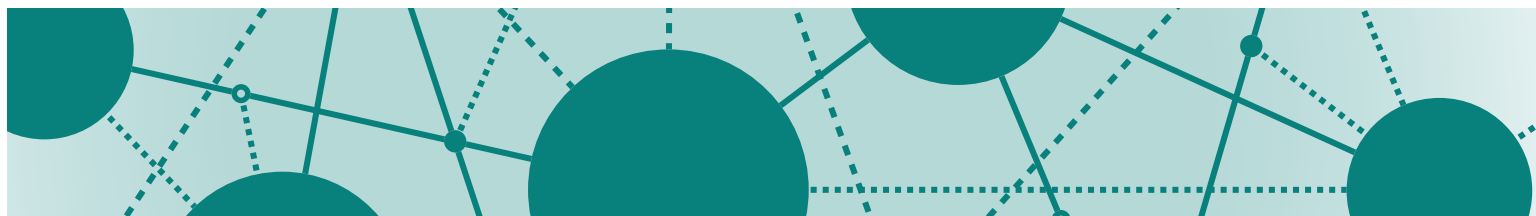


## BURSARIES FOR YOUTH

<i>Bursary Name</i>	<i>What is it?</i>
<b>Rev. John C. Holland Awards</b>	<p>These awards were established to celebrate the rich cultural heritage of our community, with a particular focus on the contributions of African Canadians to the social, economic, and cultural life of our entire city. For post-secondary education and evidence of leadership.</p>
<i>Contact Information</i>	<a href="http://www.johnhollandawards.com">www.johnhollandawards.com</a> • 905-865-1027 • <a href="mailto:info@johnhollandawards.com">info@johnhollandawards.com</a>
<b>Kin Canada</b>	<p>Kin Canada Bursaries is a program of the Hal Rogers Endowment Fund. \$1,000 bursaries are awarded to Canadian students from coast-to-coast who are pursuing post-secondary education.</p>
<i>Contact Information</i>	<a href="http://www.kincanada.ca/apply">www.kincanada.ca/apply</a> • Lindsay Irvine at <a href="mailto:lirvine@kincanada.ca">lirvine@kincanada.ca</a> or call 800-742-5546 ext. 215
<b>Pathways to Education, Financial Support Scholarships</b>	<p>Pathways to Education is helping youth from low-income communities graduate from high school and successfully transition into post-secondary education, training, or employment. Participants of the Pathways to Education program are eligible for financial support scholarships to assist with post-secondary education.</p>
<i>Contact Information</i>	<a href="http://www.pathwaystoeducation.ca">www.pathwaystoeducation.ca</a> • <a href="http://www.pathwaystoeducation.ca/hamilton">www.pathwaystoeducation.ca/hamilton</a> • 905-523-6719
<b>Loran Scholars Foundation</b>	<ul style="list-style-type: none"> <li>• The Loran Scholars Foundation identifies and supports exceptional young Canadians who demonstrate character, service and leadership.</li> <li>• Each Loran Scholar receives a renewable undergraduate award valued at up to \$100,000 over four years. The Loran Award includes an annual stipend, a matching tuition waiver from our 25 partner universities, mentorship, a summer program, an orientation expedition and access to an extended network of scholars, alumni and supporters.</li> <li>• Up to 80 one-time finalist awards (\$3,000) and provincial awards (\$2,000) annually also available. These entrance awards can be used at any public university in Canada.</li> <li>• Student must be in their final year of high school, 85% grade average, and Canadian citizen.</li> </ul>
<i>Contact Information</i>	<a href="http://www.loranscholar.ca">www.loranscholar.ca</a> • <a href="http://www.loranscholar.ca/apply">www.loranscholar.ca/apply</a>



<i>Bursary Name</i>	<i>What is it?</i>
<b>Chaney Ensign Bursary Fund</b>	<ul style="list-style-type: none"> <li>This fund provides educational bursaries to students with serious financial need who have graduated from a publicly funded high school in the Hamilton and who are attending an approved college or university in Canada or the United States, for specialized studies.</li> <li>Application deadlines: February 1 and October 1.</li> </ul> <p><i>Contact Information</i>      <a href="http://www.hamiltoncommunityfoundation.ca/grants/scholarships-bursaries">www.hamiltoncommunityfoundation.ca/grants/scholarships-bursaries</a></p>
<b>David Davis Memorial Fund</b>	<ul style="list-style-type: none"> <li>This fund's priorities include supporting students of music at the post-secondary level with tuition and educational expenses. Preference will be given to students who are studying voice and have an affiliation with one or more of the following organizations: The Hamilton Children's Choir, Canadian Orpheus Male Choir, Ars Antiqua Choir (Burlington), St. Luke's Anglican Church Choir (Burlington) and Christ's Church Cathedral Choir (Hamilton).</li> <li>Application deadline: October 1.</li> </ul> <p><i>Contact Information</i>      <a href="http://www.hamiltoncommunityfoundation.ca/grants/scholarships-bursaries">www.hamiltoncommunityfoundation.ca/grants/scholarships-bursaries</a></p>
<b>Geritol Follies Bursary Fund</b>	<p>This fund supports students in performing arts and those studying radio, television, arts administration.</p> <p><i>Contact Information</i>      <a href="http://www.hamiltoncommunityfoundation.ca/grants/scholarships-bursaries">www.hamiltoncommunityfoundation.ca/grants/scholarships-bursaries</a></p>
<b>Harry Jerome Awards, Black Business &amp; Professional Association</b>	<ul style="list-style-type: none"> <li>The Harry Jerome Awards is now a national event that recognizes and honours excellence in African Canadian achievement. In addition to the Harry Jerome Awards, the BBPA sponsors the Harry Jerome Scholarship Fund, providing financial support to African Canadian youth pursuing higher education.</li> <li>Applicants must be enrolled in high school or post-secondary, demonstrate financial need, and black Canadian youth.</li> </ul> <p><i>Contact Information</i>      <a href="http://www.bbpa.org/harryjeromeawards">www.bbpa.org/harryjeromeawards</a></p>

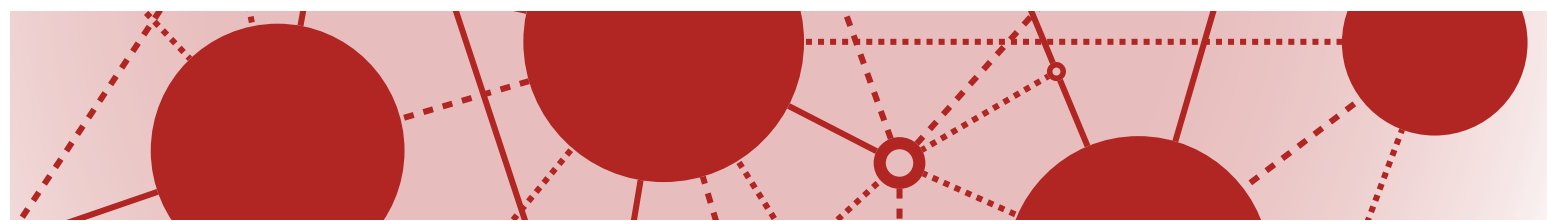


<i>Bursary Name</i>	<i>What is it?</i>
<b>Destination Clic</b>	<ul style="list-style-type: none"> <li>Destination Clic is a summer bursary program for francophone students in Grades 8 and 9 who attend a French-as-a-first language school and live outside of Quebec. Participants in Destination Clic are awarded a \$2,000 bursary (taxable income) that covers tuition fees, instructional materials, meals, and accommodation.</li> <li>Applicants must be Canadian Francophone students living outside Quebec.</li> </ul> <p><i>Contact Information</i>      <a href="http://www.destinationclic.ca/en">www.destinationclic.ca/en</a></p>
<b>Institution Funded Special Bursary program (IFSB), Mohawk College</b>	<ul style="list-style-type: none"> <li>IFSB is intended to support students with limited income to achieve their first post-secondary certificate or diploma through Continuing Education.</li> <li>Students approved for IFSB will be required to pay 25% of their tuition prior to registration. IFSB will fund a maximum of two courses per semester, at 75% of the tuition cost. IFSB may cover up to 100% of book expenses per course.</li> <li>Must be a Canadian citizen, receive no other grant or loan from OSAP or assistance from other province, Continuing Ed students pursuing first post-secondary diploma.</li> </ul> <p><i>Contact Information</i>      <a href="http://www.mohawkcollege.ca/student-life/financial-assistance/financial-assistance-options-for-continuing-education-students-0">www.mohawkcollege.ca/student-life/financial-assistance/financial-assistance-options-for-continuing-education-students-0</a></p>
<b>Desjardin Foundation Scholarships</b>	<p>Various scholarships available including: vocational training, college or CEGEP (technical and academic), university (undergraduate and graduate)</p> <p><i>Contact Information</i>      <a href="http://www.desjardins.com/ca/about-us/social-responsibility-cooperation/education-cooperation/desjardins-foundation/academic-scholarships/index.jsp">www.desjardins.com/ca/about-us/social-responsibility-cooperation/education-cooperation/desjardins-foundation/academic-scholarships/index.jsp</a></p>
<b>Scholarships Canada</b>	<p>Offers advice and tips on submitting grant applications and where to look for more grants</p> <p><i>Contact Information</i>      <a href="http://www.scholarshipscanada.com">www.scholarshipscanada.com</a></p>
<b>yconic</b>	<p>Gateway to more scholarships, bursaries and awards.</p> <p><i>Contact Information</i>      <a href="http://www.yconic.com">www.yconic.com</a></p>



<i>Program Name</i>	<i>What is it?</i>	<i>What is required and what do I need to know?</i>
<b>Canada Child Benefit (CCB)</b>	<ul style="list-style-type: none"> <li>• Tax-free monthly payment made to eligible families to help them with the cost of raising children under 18 years of age</li> <li>• CCB might include the child disability benefit and any related provincial and territorial programs</li> </ul>	Information from income tax and benefit return will determine monthly payment amount
	<i>What do I need to apply?</i> SIN • INC	<i>Will this affect OW/ODSP?</i> No, it will not
	<i>Contact Information</i> <a href="http://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-child-benefit-overview.html">www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-child-benefit-overview.html</a>	

<b>Child Disability Benefit</b>	<ul style="list-style-type: none"> <li>• Tax-free benefit for families who care for a child under age 18 who is eligible for the disability tax credit</li> <li>• A child is eligible for the disability tax credit when a medical practitioner certified that the child has a severe and prolonged impairment in physical or mental functions, and the Canada Revenue Agency approves the form</li> <li>• Paid monthly to the Canada Child Benefit eligible individuals and also as a supplement to the children's special allowances</li> <li>• For the period of July 2016 to June 2018, the benefit provides up to \$2,730 per year (\$227.50 per month) for each child who is eligible</li> </ul>	Must complete T2201 Disability Tax Credit Certificate available online
	<i>What do I need to apply?</i> SIN • BC	<i>Will this affect OW/ODSP?</i> No, it will not
	<i>Contact Information</i> <a href="http://www.canada.ca/en/revenue-agency/services/child-family-benefits/child-disability-benefit.html">www.canada.ca/en/revenue-agency/services/child-family-benefits/child-disability-benefit.html</a>	



<i>Program Name</i>	<i>What is it?</i>	<i>What is required and what do I need to know?</i>
<b>Ontario Child Benefit (OCB)</b>	<ul style="list-style-type: none"> <li>• Provides direct financial support to low- and moderate-income families whether they are working or not</li> <li>• Provides a maximum payment of \$1,356</li> </ul>	<ul style="list-style-type: none"> <li>• No application – must be resident of Ontario, primary caregiver for a child under 18, filed personal income tax return for previous year</li> </ul>
	<i>What do I need to apply?</i> SIN • INC	<i>Will this affect OW/ODSP?</i> No, it will not
	<i>Contact Information</i> <a href="http://www.children.gov.on.ca/htdocs/english/financialhelp/ocb/index.aspx">www.children.gov.on.ca/htdocs/english/financialhelp/ocb/index.aspx</a>	

<b>Goods and Services Tax (GST) / Harmonized Sales Credit (HST)</b>	Tax-free quarterly payment that helps individuals and families with low or modest incomes offset all or part of the GST or HST that they pay	No longer need to apply for GST/HST credit; once tax return is filed, CRA will determine eligibility and advise
	<i>What do I need to apply?</i> INC	<i>Will this affect OW/ODSP?</i> No, it will not
	<i>Contact Information</i> <a href="http://www.canada.ca/en/revenue-agency/services/child-family-benefits/goods-services-tax-harmonized-sales-tax-gst-hst-credit.html">www.canada.ca/en/revenue-agency/services/child-family-benefits/goods-services-tax-harmonized-sales-tax-gst-hst-credit.html</a>	





<i>Program Name</i>	<i>What is it?</i>	<i>What is required and what do I need to know?</i>
<b>Employment Insurance Compassionate Care</b>	<ul style="list-style-type: none"> <li>• Paid to people who have to be away from work temporarily to provide care or support to a family member who is gravely ill and who has a significant risk of death within 26 weeks (six months)</li> <li>• A maximum of 26 weeks of compassionate care benefits may be paid to eligible people</li> </ul>	<ul style="list-style-type: none"> <li>• To be eligible, you must show that your regular weekly earnings from work have decreased by more than 40 percent and you have accumulated 600 insured hours of work in the last 52 weeks, or since your last claim</li> <li>• Apply online or in person at Service Canada Center</li> <li>• Must show medical proof by completing Form INS5216A and Form INS5216B</li> </ul>
	<i>What do I need to apply?</i> SIN • BC • ROE	<i>Will this affect OW/ODSP?</i> Yes, it's deducted at 100%

**Contact Information**

[www.canada.ca/en/employment-social-development/programs/ei/ei-list/reports/compassionate-care.html#h2.1](http://www.canada.ca/en/employment-social-development/programs/ei/ei-list/reports/compassionate-care.html#h2.1)

<b>Working Income Tax Benefit (WITB)</b>	WITB is a refundable tax credit intended to provide tax relief for eligible working low-income individuals and families who are already in the workforce and to encourage other Canadians to enter the workforce	You can claim the WITB on your income tax and benefit return. Eligible individuals and families may be able to apply for advance payments.
	<i>What do I need to apply?</i> INC • SIN	<i>Will this affect OW/ODSP?</i> No, it will not

**Contact Information**

[www.canada.ca/en/revenue-agency/services/child-family-benefits/working-income-tax-benefit-witb.html](http://www.canada.ca/en/revenue-agency/services/child-family-benefits/working-income-tax-benefit-witb.html)

<b>Registered Disability Savings Plan (RDSP)</b>	A registered disability savings plan (RDSP) is a savings plan that is intended to help parents and others save for the long term financial security of a person who is eligible for the disability tax credit (DTC)	<b>To be eligible for RDSP:</b> <ul style="list-style-type: none"> <li>✓ Must be eligible for the disability tax credit (DTC);</li> <li>✓ Valid social insurance number (SIN);</li> <li>✓ A resident in Canada when the plan is entered into; and is under the age of 60 (a plan can be opened for an individual until the end of the year in which they turn 59)</li> </ul>
	<i>What do I need to apply?</i> SIN	<i>Will this affect OW/ODSP?</i> No, it will not

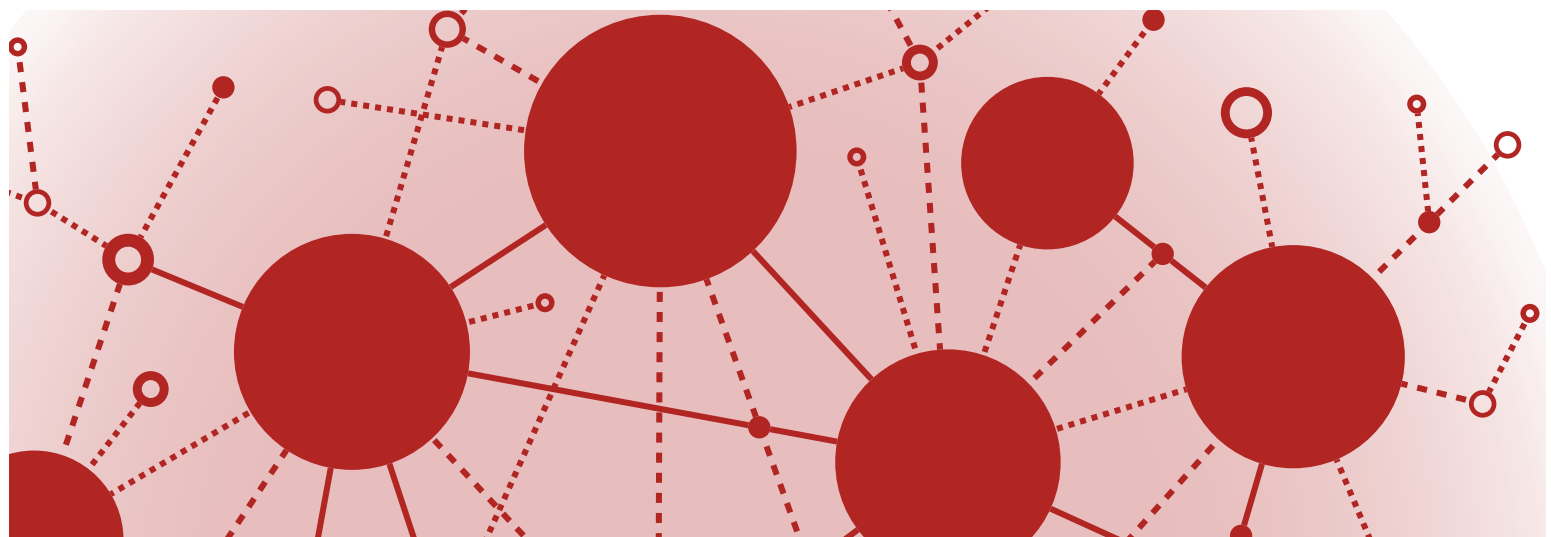
**Contact Information**

[www.canada.ca/en/employment-social-development/programs/disability/savings.html](http://www.canada.ca/en/employment-social-development/programs/disability/savings.html)

<i>Program Name</i>	<i>What is it?</i>	<i>What is required and what do I need to know?</i>
<b>Ontario Trillium Benefit</b>	<ul style="list-style-type: none"> <li>• Combines Ontario Sales Tax Credit, Ontario Energy and Property Tax Credit, and Northern Ontario Energy Credit</li> <li>• Ontario Sales Tax Credit (OSTC) is a tax-free payment designed to provide relief to low- to moderate-income Ontario residents for the sales tax they pay</li> <li>• Ontario Energy and Property Tax Credit (OEPTC) is designed to help low- to moderate-income Ontario residents with the sales tax on energy and with property taxes</li> </ul>	---
	<i>What do I need to apply?</i> INC • SIN	<i>Will this affect OW/ODSP?</i> No, it will not

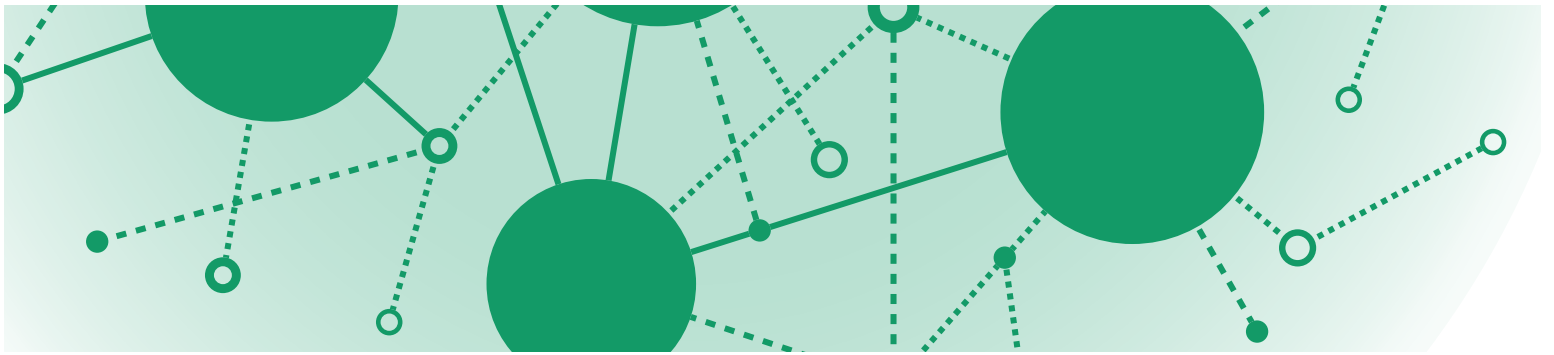
**Contact Information**

[www.fin.gov.on.ca/en/credit/otb/index.html](http://www.fin.gov.on.ca/en/credit/otb/index.html)





<i>Program Name</i>	<i>What is it?</i>	<i>What is required and what do I need to know?</i>
<b>Learning, Earning and Parenting (LEAP)</b>	<ul style="list-style-type: none"> <li>Provides client centered supports for young parents under the age of 26 years to help them obtain their Grade 12 diploma or equivalency.</li> </ul>	Must be a participant of Ontario Works
<i>What do I need to apply?</i>	---	<i>Will this affect OW/ODSP?</i> No, OW participants need to be in school or working
<i>Contact Information</i>	www.mcass.gov.on.ca/en/mcass/programs/social/questions/leap.aspx • 905-546-3088 leap@hamilton.ca	
<b>Child Care Fee Subsidy</b>	<ul style="list-style-type: none"> <li>Financial assistance for eligible families who need child care for children ages 0-12 years</li> <li>If you are eligible for fee subsidy, you may only have to pay a percentage of your total child care costs.</li> </ul>	<ul style="list-style-type: none"> <li>Canadian Child Tax Benefit OR Ontario Child Benefit Notice</li> <li>You will need one of the following: Income Tax Notice of Assessment, Canadian Child Tax Benefit Statement, or Ontario Child Benefit Notice</li> </ul>
<i>What do I need to apply?</i>	INC • SIN	<i>Will this affect OW/ODSP?</i> No, but OW Participant needs to be in school or looking for work
<i>Contact Information</i>	www.hamilton.ca/childcare	



Hamilton

Hamilton Best Start

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For more information, please visit:

[www.hamilton.ca/earlyyears](http://www.hamilton.ca/earlyyears)

**Basic Needs Work Group**

- Boys & Girls Club of Hamilton
- Catholic Family Services
- Children's Aid Society of Hamilton
- CityHousing Hamilton
- City of Hamilton, Children's and Home Management Services
- City of Hamilton, Neighbourhood and Community Initiatives
- City of Hamilton, Ontario Works
- City of Hamilton, Public Health Services
- Hamilton Community Foundation
- Information Hamilton
- Social Planning & Research Council of Hamilton
- United Way of Burlington & Greater Hamilton
- Wesley Urban Ministries
- YMCA of Hamilton/Burlington/Brantford

