



Durham Region Health Department **FAX about...**

For Health Care Professionals



Health Equity Series – Improve Health Through Financial Empowerment #2

Health Care Providers have a unique opportunity to address the social determinants of health during client interactions. Health status improves at each level of the income hierarchy.

According to Prosper Canada, Financial Empowerment is an upstream poverty reduction approach focused on improving the financial security of residents living with low income through interventions aimed at building financial literacy, enhancing access to income supports and benefits, growing savings, reducing barriers within the financial system, and more. Please visit prospercanada.org for more information.

Canada Learning Bond

Eligible families in Durham Region can receive up to \$2,000 from the Government of Canada deposited into a Registered Education Savings Plan (RESP) for their child to save for post-secondary school. They do not need to put any of their own money into the RESP to get the benefit.

To qualify for the Canada Learning Bond:

- The child must be born in 2004 or later.
- The child must be a resident of Canada.
- The net family income must be modest. A modest net family income is up to \$53,359 for families with one to three children. Any year of a modest income may meet the criteria.
- Qualifying details are found at Canada.ca/canada-learning-bond.

Did you know?

Lower educational attainment is linked to poorer health and social outcomes, such as higher prevalence of working poverty, household food insecurity, and chronic diseases. Almost one-third (29%) of Durham residents have no higher education beyond a high school diploma or equivalent.

Even small amounts of education savings can have a big impact. Children with education savings of up to \$500 are three times more likely to enroll in post-secondary and four times more like to graduate.

More than one-half of eligible children in Durham are not receiving Canada Learning Bond. Only 45% of children who are eligible locally are beneficiaries of the Canada Learning Bond.

... over

905-668-2020 or 1-800-841-2729 | durham.ca/health

If you require this information in an accessible format, contact 1-800-841-2729.



Recommended actions for clinicians

Encourage clients to attend a Canada Learning Bond sign-up event this November.

For more information, visit: Durham.ca/CanadaLearningBond.

Post the attached flyer advertising Canada Learning Bond sign up events in your office.

Tell clients how to access the Canada Learning Bond if unable to attend a sign-up event:

- Social Insurance Numbers (SINs) are required for both the parent/caregiver and the child. Information about applying for SINs can be found on: canada.ca/social-insurance-number.
- Contact a bank or financial organization that offers RESPs and book an appointment to open a no-fee RESP and get the Canada Learning Bond.

Order income support resources, including Canada Learning Bond resources through the Health Care Provider website at durham.ca/HCP and place them in your client waiting rooms.

More information on living with low income supports can be found on Durham.ca/LivingWithLowIncome.

For more information about Health Department programs and to order resources visit the Health Care Provider website: durham.ca/HCP or call the Durham Health Connection Line 1-800-841-2729.

If you have any feedback about Fax Abouts or want to recommend a topic for distribution, please email Faxabout@durham.ca.

November 6, 2023

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Canada Learning Bond sign-up event

Eligible families can receive up to \$2,000 for their child's post-secondary education from the Government of Canada.

To qualify for the Canada Learning Bond:

- The child must be born in 2004 or after.
- The child must be a resident of Canada.
- The adjusted family income must be modest (a modest adjusted family income is up to \$53,359 for families with one to three children).



Children from low and moderate-income households...



with an education savings between \$1 to \$499...



are 3 times more likely to attend - and 4 times more likely to graduate from - post-secondary school.

Attend a sign-up event.

Information about Canada Learning Bond sign-up events is on the next page.



Canada Learning Bond sign-up event information

To open a Registered Education Savings Plan (RESP) and sign up for a Canada Learning Bond at the clinic, please **bring Social Insurance Numbers (SIN) and valid identifications (ID) for both the parent/guardian/caregiver and child**. Valid ID can include photo ID for the parent/guardian/caregiver (excluding health cards) and a birth certificate for the child.

Service Canada will be on site to issue SINs to those who need them. To be issued a SIN, please bring a primary identity document (e.g., Birth Certificate, Certificate of Canadian Citizenship, etc.) and a secondary identity document (e.g., a passport, or provincial or territorial identification).

For more information on the Canada Learning Bond, visit durham.ca/CanadaLearningBond.

Sign-up events	
Location	Date and time
Beaverton Town Hall 397 Simcoe Street Beaverton	November 16 Noon to 5 p.m.
Lakeview Harbourside Community Room 1529 Ritson Road South Oshawa	November 20 1 to 6 p.m.
Clarington Public Library - Bowmanville Branch 163 Church Street Bowmanville	November 22 1 to 6 p.m.
<p>At each event, \$25 grocery gift cards will be given to the first 40 households in attendance, on first-come, first-served basis.</p>	