

FINDING IT HARD TO MAKE ENDS MEET?

Making the System Easier to Navigate



Federal and Provincial Programs to Help You



NEED HELP FILING YOUR TAXES?

Through the Community Volunteer Income Tax Program (CVITP), community organizations host free tax preparation clinics and arrange for volunteers to complete income tax and benefit returns for eligible individuals who have a modest income and a simple tax situation.

Visit cra.gc.ca/volunteer or call **1-888-341-8612** for more information.

WHAT IS AN RESP AND HOW DO I GET ONE?

A Registered Education Savings Plan (RESP) is a special savings account for education after high school. Your child needs a RESP to receive government education grants and bonds. The Canada Learning Bond (CLB) is money that the Government of Canada deposits into a RESP to help eligible families save for a child's education after high school. The CLB will not affect other benefits that you or your child receives. For more information go to Canada.ca and search '**Canada Learning Bond**' or call **1-888-341-8612**.



WHAT IS THE DISABILITY TAX CREDIT?

The disability tax credit (DTC) helps persons with disabilities or those supporting persons with disabilities, reduce the amount of income tax they may have to pay. The DTC is the first step to opening a Registered Disability Savings Plan (RDSP). There are Government of Canada grants and bonds available for deposit into the RDSP. For more information go to Canada.ca and search '**Disability Tax Credit**'; or call **1-888-341-8612**.

ARE THERE ANY LOW-COST BANKING OPTIONS?

Yes. The Government of Canada has agreements with many financial institutions to provide low-cost basic banking services. These low-cost accounts cost a maximum of \$4 per month in banking fees. If you are under 18, a student, a senior getting the Guaranteed Income Supplement (GIS), or if you have a Registered Disability Savings Plan (RDSP), you may be eligible for a no-cost bank account. No-cost accounts have the same features and services as low-cost accounts but with no monthly fee. For more information go to Canada.ca and search '**Low-Cost Bank Account**' or contact your financial institution.



Regional Programs to Help You



I'VE HEARD ABOUT THE DURHAM HEALTH CONNECTION LINE. WHAT IS IT?

The Durham Health Connection Line helps residents find services and provides health education advice. Programs promote the overall health of residents in Durham Region through telephone and community support. Programs include: parenting concerns; breastfeeding support; prenatal information; infant child development and nutrition; teen, adult and senior issues; healthy eating; healthy living; injury prevention; immunization and travel health; smoking cessation; and community resources. For more information call **1-800-841-2729**.

HOW DO I FIND OUT MORE INFORMATION ABOUT COMMUNITY SERVICES?

Information Durham and 211 Ontario both provide a gateway to community, social, non-clinical health and government services. These programs connect people to information and services and help Durham Region residents to become more engaged with their communities. 211 helps to navigate the complex network of human services quickly and easily, 24 hours a day, 7 days a week, in over 150 languages. Information Durham is committed to providing a database that is accurate, current and comprehensive. Call or visit **2-1-1** to connect with 211 Ontario; visit **informedurham.com** or call **1-866-463-6910** to connect with Information Durham.



HOW DO I GET HELP IF I SPEAK ANOTHER LANGUAGE, NEED HOUSING, OR AM A NEWCOMER?

The Community Development Council Durham (CDCD) and Welcome Centre Immigrant Services both work to enhance the quality of life for individuals, families and communities in Durham. CDCD helps Durham residents to find and/or maintain their housing and helps connect newly arrived families to services and resources in the school and the community in order to promote settlement and foster student achievement. The Welcome Centre is a one-stop service designed to guide and support immigrants in Durham Region and beyond. Services at the Welcome Centre include: settlement and integration services, English language training, accreditation and qualifications information, employment supports and other services based on community needs (such as legal services, mental health services, culturally-appropriate family counselling, etc.) Visit **cdcd.org** or call **1-866-746-3696** to connect with CDCD; visit **welcomecentre.ca** or call **1-877-761-1155** to connect with the Welcome Centre. Newcomers can also find information at **durhamimmigration.ca**.



Municipal Programs to Help You

ARE THERE ANY OPTIONS FOR MYSELF AND/OR MY FAMILY TO PARTICIPATE IN RECREATION PROGRAMS?

All municipalities in the Region of Durham recognize the value of recreation and believe that all residents, regardless of financial circumstances, should have the opportunity to participate in recreation programs and services. A variety of fee assistance options, considering differing individual needs, are available to Durham residents based on eligibility. For more information go to **durham.ca/recsubsidy** or contact your local municipality.



I DON'T HAVE THE INTERNET AT HOME, IS THERE ANYWHERE I CAN ACCESS IT FOR FREE?

Your local library can help you stay connected! Most libraries throughout Durham Region provide customers with access to computer stations, free internet, word processing, and printing services (fees may apply). Most also offer free public wifi available to all patrons. For more information contact your local library.



Advancing Access to
Affordable Recreation
in Durham

Improving quality of life.
Strengthening families.
Joining communities.