



Finding Government Benefits

Show Notes

Guest: Prosper Canada – Janet Flynn, Manager of Program Delivery and Integration

Episode Summary:

Prosper Canada, a national charity, offers financial empowerment tools for Canadians, including the [Benefits Way Finder](#) and the [Disability Benefits Compass](#). These free, accessible tools help users identify and apply for government benefits, particularly those often overlooked by low- to moderate-income individuals. The discussion emphasizes the importance of these tools in enhancing financial well-being by providing easy access to various financial supports across Canada.

Websites:

- Prosper Canada: www.prospercanada.org
- Benefits Way Finder: www.benefitswayfinder.org
- Disability Benefits Compass: disability.benefitswayfinder.org
- Trove: www.yourtrove.org

Key Terms and Definitions:

- **Canada Child Benefit (CCB):** A tax-free monthly payment made to eligible families to help with the cost of raising children under 18. The amount depends on family income, with lower-income families receiving more support.
- **Canadian Dental Care Plan:** A federal initiative introduced to improve access to dental care for Canadians, particularly low- and middle-income families. The plan is expected to offer financial support for dental services to those who might not otherwise afford it.
- **Canada Pension Plan (CPP):** A government-run retirement income plan in Canada. It provides a monthly pension to retirees based on their contributions

during their working years. CPP also includes disability benefits and survivor benefits for family members of deceased contributors.

- **Government Benefits:** Financial aid and services provided by the Canadian government at federal, provincial, territorial, and municipal levels to support citizens, particularly in areas like retirement, health care, and education.
- **Guaranteed Income Supplement (GIS):** A monthly non-taxable benefit that provides additional financial support to low-income seniors receiving OAS. GIS aims to ensure that individuals in retirement have a minimum level of income.
- **Old Age Security (OAS):** A monthly benefit provided by the Government of Canada to seniors aged 65 and older. OAS is available to most Canadians, regardless of work history, though the amount can be affected by income level.

Discussion Questions:

- Have you ever discovered a government benefit that you didn't know you were eligible for? How did it impact your financial situation?
- What has been your experience with filing taxes, especially when your income was low or irregular?
- Have you ever used an online tool or app to help you manage your finances? What did you find helpful or challenging about it?
- Can you share a time when accessing a government benefit made a significant difference for you or your family?
- How do you typically find out about benefits or financial support programs that you might be eligible for?
- Have you ever found the process of applying for a benefit too complicated to complete? What would have made it easier for you?
- Have you ever helped someone else navigate government benefits or financial aid? What was that experience like?
- How has accessing financial support impacted your ability to manage daily expenses and save for the future?
- What advice would you give to someone who feels overwhelmed by the idea of accessing government benefits?

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