



Financial Connect

CANADIAN CITIZENS WORKBOOK

This book belongs to:






Foreword

This booklet offers information and instructions for accessing important basic financial services and identification (ID). The financial services are filing taxes, applying for government benefits, opening RESPs, opening bank accounts, and setting up direct deposit. These services help individuals and families to increase their financial wellbeing and improve quality of life.

My Financial Access Check List

Have you already completed any of the following? If you have, great start! Check those items off.

MY FINANCIAL ACCESS CHECKLIST	
File taxes. <i>See page 2.</i>	
Set up CRA My Account. <i>See page 4.</i>	
Open RESPs & CLB for my children. <i>See page 6.</i>	
Open a bank account. <i>See page 10.</i>	
Set up direct deposit. <i>See page 14.</i>	
Apply for benefits. <i>See page 16.</i>	
Get Identification (ID). <i>See page 19.</i>	

What's left? These are the areas to focus on. Mark each item with a ✓ once it's done!

Filing Taxes

What is it?

A person who permanently lives in Canada by law has to file their taxes. It doesn't matter if the person is employed, unemployed, receives financial help from the government or has no income.

Why do I need it?

One reason it is important for people to file taxes is so they can get money from the government. Filing taxes helps you to get federal, provincial and municipal tax benefits & refunds. Government benefits can add a lot to your income.



How do I file taxes?

Do it yourself

People in Canada can file their taxes themselves using software products at home or you can call the CRA to ask for a paper tax filing package to be sent to you.

Pay for a tax filing service

Filing taxes can be complicated and many people choose to pay an accountant or tax filing service to file their taxes for them.

Free tax filing service

There are community organizations that will help you get your tax documents and file your taxes for you. Edmonton's Make Tax Time Pay (MTTP) program offers free income tax preparation and help applying for government benefits to people living on a low-income. Call 211 for up-to-date for locations and hours.

MTTP Eligibility

Family Size	Maximum Income
1 Person	\$35 000
2 People	\$45 000
3 People	\$47 500
4 People	\$50 000
5 People	\$52 500
Additional Person	+ \$3 000





TAX FILING CHECKLIST

Gather photo ID. <i>See page 28.</i>	
Gather SIN. <i>See page 26.</i>	
Gather tax documents. If you don't have them you can call the CRA to get them: 1 (800) 959-8281 or create an online account with the CRA.	
Make tax filing appointment or plan to attend a drop-in clinic. Appointment/Clinic day & time _____	
Attend appointment or clinic & file taxes!	

If you don't have ID, know your SIN or have your tax documents and need help to get these, go to Bissell Centre's tax clinic where staff can assist you. For more information on what tax documents you need or days and times of Bissell's tax clinic visit: Free Tax Filing | Bissell Centre at bissellcentre.org/programs/individual/taxes/

CRA My Account

What is it?

This is a registered online account managed by the Canada Revenue Agency (CRA).

Why do I need it?

There are many benefits to opening an online account with the CRA.

- ➔ Easiest way to set up direct deposit
- ➔ Access to all your T-slips for current and previous tax years

- You can see what refunds you will be getting or manage payments to the CRA
- Apply for benefits
- Use Autofill my return
- Authorize someone else to access your tax information and file your taxes

How do I open an account?

Step 1

- Go to the CRA website, scroll down, and click CRA Register.

Step 2: Provide personal information.

- Enter you SIN
- Enter you date of birth
- Enter your current postal code
- Enter an amount you entered on one of your income tax and benefit returns. For this it will be helpful to have a Notice of Assessment on hand.
- Create a CRA username and password and answers.

Step 3

- Wait for the CRA security code to be mailed to you.
- After you completed step 1 of the registration process, you will have access to limited tax information on My Account. Once you receive the CRA security code in the mail and enter it online you will have access to the full suite of services available on My Account.

Step 4: Enter the CRA security code.

- To access your account, return to My Account for Individuals, select "CRA login" and enter your CRA user ID and password. When prompted, enter your CRA security code.



Registered Education Savings Plans (RESPs) and the Canada Learning Bond (CLB)

What is a RESP?

It is a savings account registered with the Government of Canada that earns interest tax free AND has money from the government put into it for a child's after high school education.

Why do I need it?

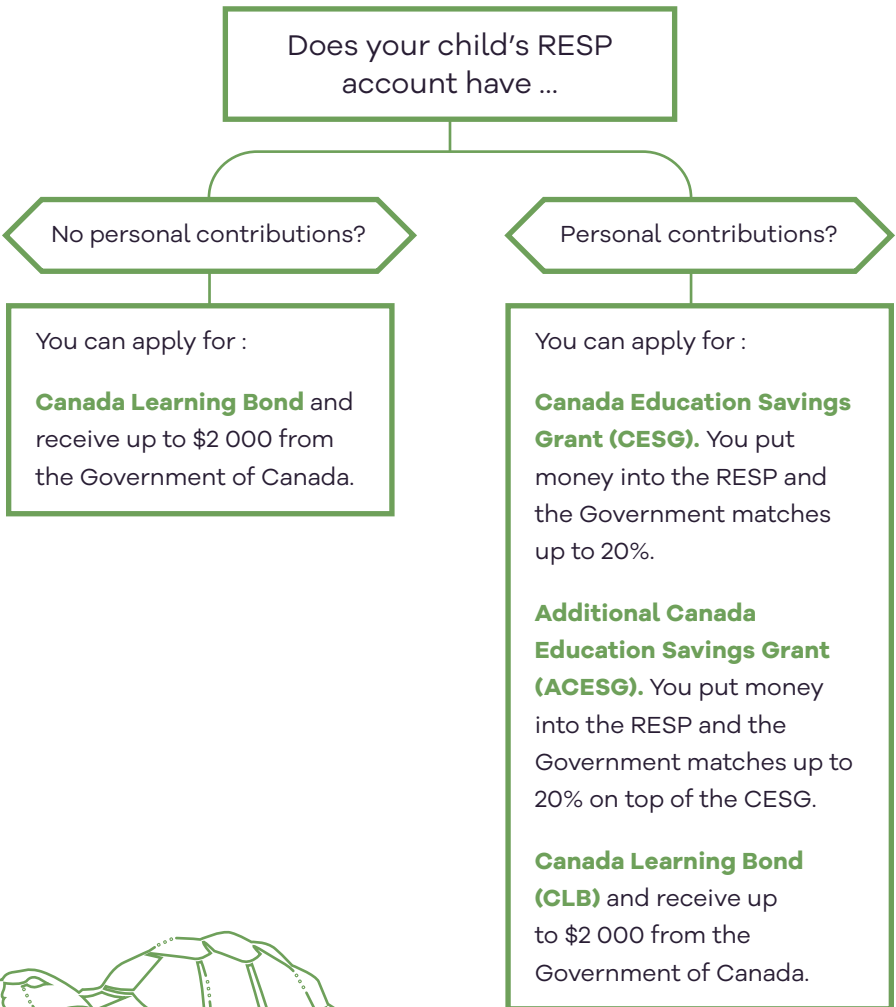
Every child in a low-income family in Canada can get up to \$2,000 from the government for their after high school education. This is called the Canada Learning Bond (CLB) which you need to open a RESP to get.

There is no requirement for the person who opened the RESP to put any of their own money into the account to get the CLB.

If you do decide to put some of your money into the RESP to save for the child's future, the government will match some of your contributions with the Canada Education Savings Grant (CESG) and the Additional Canada Education Savings Grant (ACESG) meaning even more money from the government for the child's education.

RESP's for Low-Income Families

The chart below is a summary of the possible contributions that the Government of Canada can input into your child's RESP.



What can my child use the money from the RESP for?

- Money can be used for full or part-time studies in Canada or outside of Canada.
- Money can be used for an apprenticeship program, trade school, vocational college, college, or university.
- Money can be used to pay for tuition, books, living expenses like rent or food, and other educational expenses.

Even if a child has money from scholarships or for Indigenous students from their Band or First Nation, the RESP money can be used for food or housing costs or anything the student needs to meet their basic needs while attending after high school education.

For more information about RESPs go to Smartsaver RESP and CLB Information at smartsaver.org

How do I get it?

To open a RESP and apply for the CLB & Education Grants the parent needs to either:

- Start the application online through MySmartFUTURE MySmartFUTURE.org/bissell OR
- Make an appointment at bank of your choice. Simply call and ask to open a RESP & apply for the Canada Learning Bond.





RESP & CLB CHECKLIST

Gather Documents.	
→ SIN for parent. <i>See page 26.</i>	
→ SIN for child. <i>See page 26.</i>	
→ Photo ID for parent. <i>See page 28.</i>	
→ Birth certificate for child. <i>See page 24.</i>	
File Taxes. <i>See page 2.</i> Parent needs to file taxes at least once since child was born.	
Open RESP.	
→ Start application to open RESP online at MySmartFUTURE.org/bissell or call your bank	
→ Attend appointment. Day & Time (if not completed online) _____	
During appointment ask to apply for the: → Canada Learning Bond → Canada Education Savings Grant → Additional-Canada Education Savings Grant	



Bank Accounts

Did you know?

Pay day loan companies charge high fees to cash cheques.

Suppose you have a cheque worth \$1 000. It would cost you about \$33 to cash it if the pay day loan company charges you their average fees. This means that after fees, you'd only get about \$967 instead of the full \$1 000.

Why do I need it?

There are many reasons to keep your money in a bank account:

- Bank accounts are safe and protect money.
- Without a bank account, it is expensive to cash cheques.
- Prevents and protects against financial scams.
- Helps a person save.





BANK ACCOUNT CHECKLIST

Decide what bank you want to bank at. Think about what you need and where would be a good location for you.

Call or go online to make appointment at chosen bank.

Day & Time of appointment: _____

Gather ID needed to open account.

Two pieces of the following ID:

- Photo ID issued in Canada
- Canadian passport
- Birth Certificate
- SIN Card
- OAS Card
- Certificate of Indian Status Card
- Provincial Health Care Card

OR one of the above ID and one of following:

- Employee Identity Card from a well-known company
- ATM bank card or client card
- Credit card
- Canadian National Institute for the Blind client card

OR one of the above IDs from the first list and confirmation from someone the bank knows (ie current client or employee).



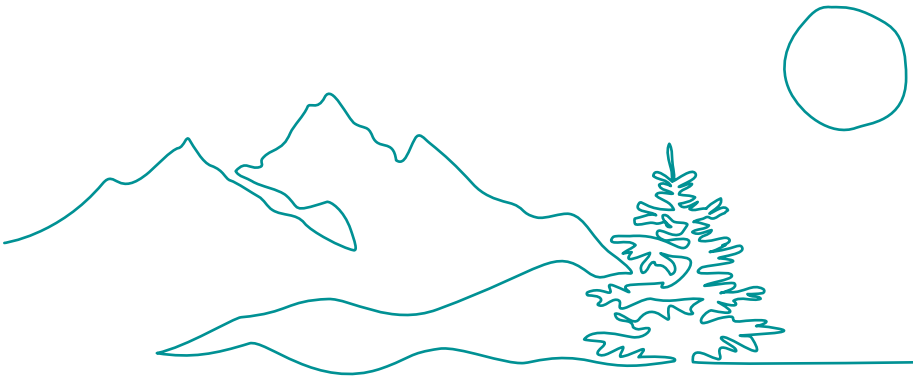
ATB Four Directions Financial Services

What is it?

This is a financial services institution that is set up to serve the unbanked and under-banked population.

Why do I need it?

If you don't have all the ID requirements to open an account at another bank, ATB Four Directions is set-up to help you. They use biometrics (fingerprints and retina scan) instead of a bank card to help you deposit or withdraw money. That means you don't have to worry about losing a bank card. (This feature is suspended during the COVID-19 pandemic).



ATB FOUR DIRECTIONS CHECKLIST



Gather **ONE** of the following pieces of Government ID:

- Alberta Health Care Card
- Birth Certificate
- SIN Document from Service Canada
- Government issued photo ID

Call **780-426-3848** to make appointment to set up account.

Day & Time of appointment: _____

FOR AB WORKS AND AISH CLIENTS:



Worker to prepare a Notice of Eligibility which has

- Your date of birth
- File number with AB Works or AISH
- Copies of all ID on file (one piece of government issued ID is needed to open an account)
- A statement that says you qualify for benefits
- Your current address
- Your current contact information

Worker to send above notice to

marchibald@atb.com , cc: **cfeatherstone@atb.com**

Date the Notice of Eligibility was sent: _____



Direct Deposit

What is it?

It is when money is put directly into a person's account. The person has no need to go to the bank to cash a cheque.

Why do I need it?

There are many reasons to set up direct deposit:

- Money is ready quicker.
- Money is there before holiday weekends.
- You can avoid monthly maintenance fees.
- Money is safer.
- Research shows that it is easier to save when you use direct deposit.

How do I set it up?

To set up direct deposit, you need to know the bank code of your bank, transit number of your bank, and your account number. The easiest way to get this information is to ask the bank to print a void cheque or print one off from your online banking.

DIRECT DEPOSIT CHECKLIST



<p>Print a void cheque from online banking or at the bank OR</p>	
<p>Get the:</p> <ul style="list-style-type: none"> → Bank Code → Transit Number → Account Number 	
<p>Give the direct deposit information to the institution that gives you benefits or your employer for payroll cheques.</p>	

FOR AISH AND AB WORKS



Fill in the **direct deposit form** and give the form to your worker.

- The form can be found online at alberta.ca/AISH.aspx – click on Payment Details
- You can request the form from your AISH or AB Works worker
- You can ask your bank to help you complete the form

FOR FEDERAL BENEFITS SUCH AS EI, CCB, CPP, GST AND TAX REFUNDS



You can **request a direct deposit form** while filing your taxes at Make Tax Time Pay

You can **set up direct deposit on your CRA MyAccount.**

See page 4 to set up MyAccount.

- Log into your account
- Answer the security question
- Confirm the date and time of your last login by clicking 'Next'
- Click 'Personal profile', found below your name
- Scroll down and click on 'Manage direct deposit'
- Enter your direct deposit information and click 'Save'

You can **call 1-800-959-8281 to set up direct deposit** over the phone.



Benefits

What are they?

Benefits are money from the government to help people get or increase their income or offset expenses. They are given to people based on their income and other factors such as age, living with a disability, or having children. You have to file taxes before you can get most benefits.

Why do I need them?

Most benefits are for people experiencing poverty. There are a lot of benefits for different types of situations. Some people rely on benefits for all their income, others can increase their income by as much as 50% with benefits.

How do I get them?

Use an easy online assessment tool to see what benefits you might be eligible for (see Benefits Checklist). You can also look at government websites or ask a social worker you know. When you find a benefit you want to apply for, look at the steps to apply and submit the required forms.





BENEFITS CHECKLIST

Establish your eligibility.	
→ File taxes. <i>See page 2.</i>	
→ Gather ID. <i>See page 19.</i>	
Find benefits you might be eligible for.	
→ Go to YouCanBenefit at youcanbenefit.edmonton.ca	
→ Click "Start" on "Answer a few questions to see what benefits you could apply for"	
→ Answer the questions and click "Submit"	
→ A list of benefits you may be eligible for will pop up. Click on the links of the different benefits to learn more and find out how to apply.	
Apply for Benefits. <i>See next page.</i>	



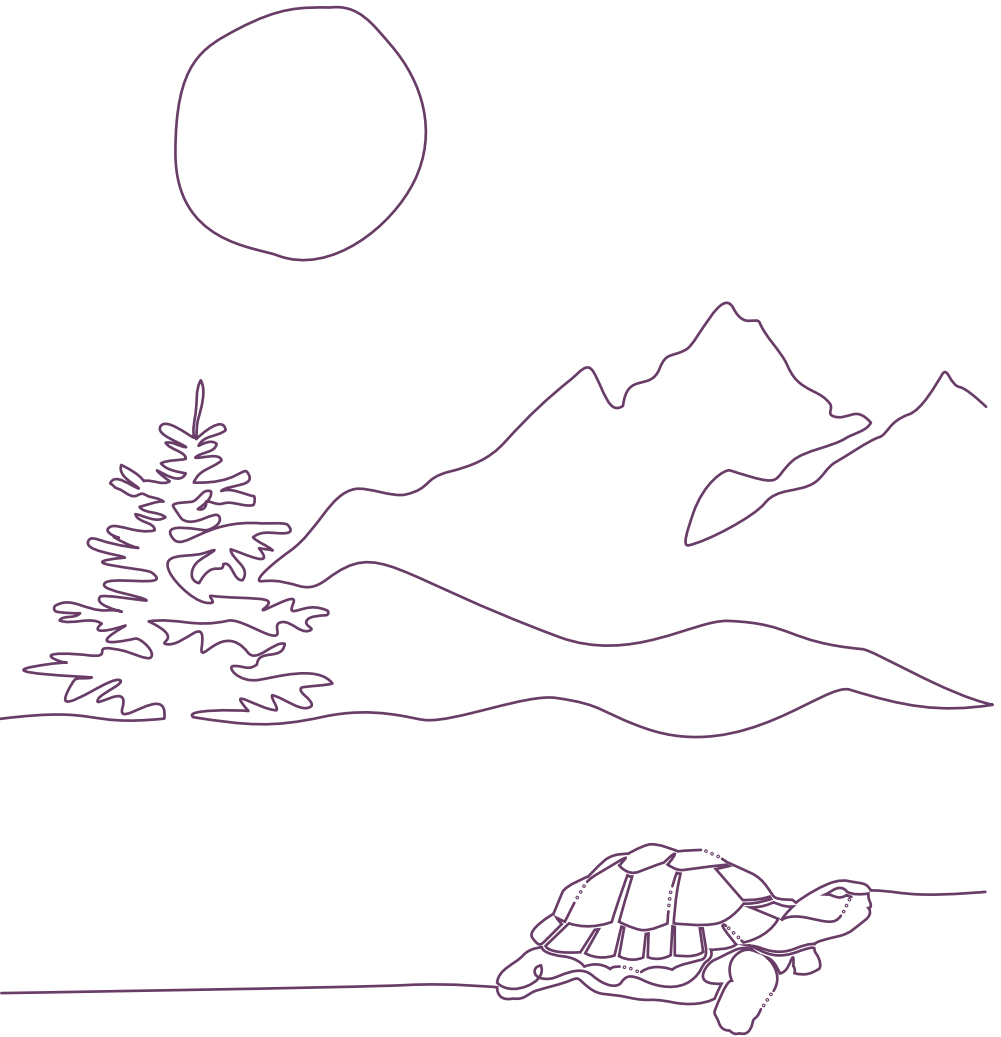
BENEFITS CHECKLIST CONTINUED



Apply for Benefits.

- List the benefits you want to apply for based on your YouCanBenefit results here. I can apply for: _____

- Find out how to apply for the benefits you listed by searching them on the web or clicking the links in the YouCanBenefit Assessment. If you need help to apply, call 211 and ask to be connected to an agency who can help you or go to an agency you know and ask for their help. List what you need to do to apply here. To apply I need: _____



Getting ID

What is ID?

Identification (ID) is a legal document used to confirm a person's identity. It usually has information like a person's name, date-of-birth, address, and/or picture.

Why do I need it?

It is needed for a person to vote in elections, access banking, apply for some benefits, file taxes and more.

Do you need any of the following?

- Alberta Health Care Card *See page 21.*
- Birth Certificate *See page 24.*
- SIN *See page 26.*
- Photo ID *See page 28.*
- Other documents? *See page 29.*





If you have no ID at all, the best place to start is by applying for a birth certificate. If you were born in Alberta [see page 24](#). If you were born elsewhere in Canada, you can apply online.

Alberta Health Care Card

What is it?

Important document that helps a person get universal health care services.

Why do I need it?

This ID is important for people who need health care, go to the food bank, get income support, and other services. If you were born in Alberta or have lived in Alberta for a long time, you likely just need a replacement card.



Replacement Health Care Card

Cost: Free for first 5 replacement cards, \$10 per card after

- Step 1:** Gather Required Information.
 - Full Name
 - Mailing Address on file
 - Telephone Number
 - Personal Health Care Number
 - Date of birth

- Step 2:** Request Replacement.
 - Call Alberta Health at **(780) 427-1432** or Toll Free at **310-0000** OR
 - Go in person to any registry office OR
 - Mail a letter to Alberta Health address *(next page)* with your information from above asking for a replacement card.

If most of the information in Step 1 is unknown follow these steps:

- Step 1:** Gather Required Information:
 - Full Name
 - Date of birth

- Step 2:** Go to any registry office.

- Step 3:** Request a Notice of Change of Address Form.
 - Complete form with current mailing address

- Step 4:** Receive replacement card in the mail.

New Alberta Health Care Card

Cost: Free

If you are new to Alberta and need to apply for the first time, follow these steps:

- Step 1:** Gather Documents.
 - Proof that you live in Alberta such as: an Alberta photo ID, current utility bill, pay stub, or bank statement.
 - For people experiencing homelessness you can request a letter of Proof of Residency from a social service agency on the organization's official letterhead with an original signature from a staff member confirming you live in Alberta and you can use the organizations address for mail correspondence.
 - Government photo ID

- Step 2:** Complete the Alberta Health Care Insurance Plan (AHCIP) Coverage form.
 - Download from alberta.ca/ahcip-forms.aspx OR
 - Pick one up at a registry office

- Step 3:** Submit Form.
 - Apply in person by bringing your documents from Step 1 and your completed form from Step 2 to any registry office OR
 - Mail the form from Step 2 to Alberta Health along with copies of documents from Step 1.
 - Alberta Health Mailing Address:
Attention: Alberta Health Care Insurance Plan
P.O. Box 1360, Station Main
Edmonton, AB T5J 2N3

Birth Certificate

Cost: Approximately \$35

What is it?

It is an important document that gives proof of a person's birth.

Why do I need it?

It can be used as proof of ID and citizenship and is used to get photo ID.

How do I get it?

If the person was born in Alberta, you must apply in person at a registry office. If applying for a child under 12, only the legal guardian can apply.

- Step 1:** Gather as much of the following information as possible:
 - Your date of birth, name at birth, and place of birth
 - Your biological parents or legal guardians' date of birth, name at birth, and place at birth

- Step 2:** Complete the application form
 - Download from alberta.ca/order-birth-certificate.aspx OR
 - Pick one up at a registry office

- Step 3:** Bring completed form and photo ID to the registry office
 - If the person was born outside of Alberta, go online to find out how to apply in the province the person was born in. Most provinces outside of Alberta allow you to apply online.

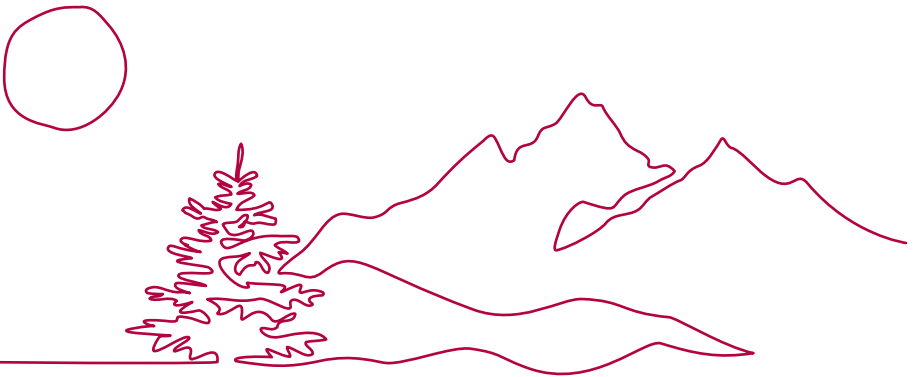


If you do not have photo ID follow these steps if born in Alberta:

- Step 1:** Gather as much of the following information as possible:
 - Your date of birth, name at birth, and place of birth
 - Your biological parents or legal guardians' date of birth, name at birth, and place at birth

- Step 2:** Request the following from a social service agency (Bissell Centre, Boyle Street, etc.)
 - Request that someone who has known you for at least 1 year and who has valid photo ID go with you to the registry to confirm your identity.
 - Please note that this same individual will have to pick up the birth certificate once it is ready.

- Step 3:** Go to the registry and complete the Birth Certificate Application with person from step 2.



Social Insurance Number (SIN)

Cost: Free

What is it?

It is a number given in Canada to manage different government programs.

Why do I need it?

People need a SIN to work in Canada, file income tax, or receive benefits and services from government programs.

How do I get it?

If you were born in Canada you most likely have a SIN and just need to confirm your SIN if you forgot it. Most citizens get assigned a SIN after they are born. If you can't remember your SIN look for it on tax documents, ask a former employer, check government benefit statements or look for it on RRSP contribution slips. If you still can't find it, you can apply for a SIN confirmation letter online or go to a Service Canada location.

For a letter of SIN Confirmation

- Step 1:** Get birth certificate.
- Step 2:** Request Confirmation of your SIN.
 - Go in person to a Service Canada location OR
 - Fill out online form at sin-nas.canada.ca and select your language of preference.
- Step 3:** Scan both sides of your birth certificate to upload online or bring with you to Service Canada.
- Step 4:** You will receive your SIN immediately if applying in person or a letter of SIN Confirmation will be sent to you in the mail if applying online.

There are rare cases where Canadian citizens do not have a SIN. This could be because no one ever applied for it on your behalf after birth or you haven't used it in many years and it has gone dormant. In this case, you will need to follow the steps below.

Apply for a new SIN:

- **Step 1:** Gather Documentation:
 - Birth certificate and,
 - Government issued photo ID and,
 - Proof of address which could be one of the following:
 - Utility bill
 - Bank statement
 - Employment contract
 - Lease agreement
 - If name has changed, provide supporting document which could be one of the following:
 - Marriage certificate
 - Divorce certificate
 - Legal change of name certificate
 - Adoption order
 - Notarial certificate

- **Step 2:** Apply.
 - In person at a Service Canada location OR
 - Online at sin-nas.canada.ca and select your language OR
 - By mail. Download form online:
catalogue.serviccanada.gc.ca – click on Forms Catalogue then scroll down and click on Social Insurance Number OR
 - Call [1 \(866\) 274-6627](tel:18662746627) to have a form sent to you.

Photo ID

Cost: Approximately \$49.00

What is it?

Photo identification given by the government.

Why do I need it?

It can be used to prove your identity and is required to access many services.

How do I get it?

If you lost your photo ID less than 6 months ago, you can go to a registry office and get a replacement. Bring any documents you have that show your current address and support your identity. If it was more than 6 months ago, you must apply in person at a registry office.

- Step 1:** Gather documents.
 - Proof that you can be in Canada. You can use a Canadian birth certificate, Canadian passport or Canadian citizenship card.
 - Proof that you live in Alberta. You can use a current utility bill, government mail, lease agreement.
 - For people experiencing homelessness you can request a letter of Proof of Residency from a social service agency on the organization's official letterhead with an original signature from a staff member confirming you live in Alberta and you can use the organizations address for mail correspondence.

- Step 2:** Bring documents from Step 1 to registry office and ask to get a Photo ID.

Registry Offices

Oliver Square Registry

11648 104 Avenue NW
Edmonton, AB
(780) 408-2000

Accu-Search

#215
10205 101 Street NW
Edmonton, AB
(780) 424-2340

To find a registry office near you visit the Government of Alberta website at **servicealberta.gov.ab.ca** – click on Registry Agents and then click on Find A Registry Agent.

Service Canada Offices

Unit 1500
9700 Jasper Avenue NW
Edmonton, AB
+1 (800) 622-6232

To find a Service Canada near you visit the Government of Canada website at **servicecanada.gc.ca** – select language of preference, scroll down and click on Visit Us.







