

Section 2.1 Overview of Services and Programs

| Service and Program Area | Programs Available At: | Seek to Serve | Eligibility |
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| Banks | Fresh Start Program Bank of Montreal (BMO) | <input type="checkbox"/> Low Wage Individuals <input type="checkbox"/> Life Change (work-life transition) | Referral from Working Centre |
| | StartRight Program Scotiabank | <input type="checkbox"/> Life Change (immigrants) | New immigrants |
| | Ontario Works Cheque Cashing TD Canada Trust: Uptown Waterloo & Main Street Cambridge branches | <input type="checkbox"/> Lowest Income Individuals | Ontario Works recipients in Waterloo Region. Must have a current letter issued by the Region of Waterloo |
| Credit Unions | Micro-loan program Mennonite Savings and Credit Union | <input type="checkbox"/> Life Change | Graduates of Waterloo Region ASSETS (A Service for Self-Employment Training and Support) project |
| | Membership Assistance Services: Special Needs Plan Mennonite Savings and Credit Union | <input type="checkbox"/> Low Wage Individuals <input type="checkbox"/> Lowest Income Individuals <input type="checkbox"/> Life Change | MSCU members in financial distress; on a case by case basis |
| | Waterloo Region Immigrant Loan Program Libro Financial | <input type="checkbox"/> Life Change (immigrants) | Immigrants requiring funds for job training |
| Community Financial Education & Support | Credit Counselling Mosaic Counselling & Family Services | <input type="checkbox"/> Low Wage Individuals <input type="checkbox"/> Lowest Income Individuals <input type="checkbox"/> Life Change | All welcome |
| | Dollars with Sense Junior Achievement Waterloo Region | <input type="checkbox"/> Life Change (youth 12-16 years old) | Any grade 7-10 class in Waterloo Region or Community Groups with children ages 12-16 |
| | Economics for Success Junior Achievement Waterloo Region | <input type="checkbox"/> Life Change (youth 12-16 years old) | Any grade 7-10 class in Waterloo Region or Community Groups with children ages 12-16 |
| | Living on a Survival Budget Kitchener Downtown Community Health Centre | <input type="checkbox"/> Low Wage Individuals <input type="checkbox"/> Lowest Income Individuals <input type="checkbox"/> Life Change | All welcome |
| | Making "Cents" of Change: Financial Resources for | <input type="checkbox"/> Life Change (refugees) | Refugee claimants |

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| | Refugee Claimants Mennonite Coalition for Refugee Support (MCRS) | | |
| | Money and Making it on Your Own KW Counselling Services | <input type="checkbox"/> Life Change (women seeking independence) | Self-referred women who are in, or who have been in abusive relationships |
| | Money Matters group workshops The Literacy Group | <input type="checkbox"/> Life Change (literacy students) | Adult learners enrolled in literacy programs |
| | Money Matters (Financial Inclusion Outreach) The Working Centre | <input type="checkbox"/> Low Wage Individuals <input type="checkbox"/> Lowest Income Individuals <input type="checkbox"/> Life Change | All welcome |
| | Rent Bank and Eviction Prevention Program Lutherwood | <input type="checkbox"/> Low Wage Individuals <input type="checkbox"/> Lowest Income Individuals <input type="checkbox"/> Life Change | Participants are screened to determine eligibility |
| ID Support | ID Clinic Kitchener Downtown Community Health Centre, including offering service at: <ul style="list-style-type: none"> • YWCA Mary's Place • St. John's Kitchen | <input type="checkbox"/> Low Wage Individuals <input type="checkbox"/> Lowest Income Individuals <input type="checkbox"/> Life Change | Individuals experiencing homelessness, New Canadians, Aboriginal people |
| | Welcome Aboard (Drop-In) Cambridge Shelter Corporation | <input type="checkbox"/> Low Wage Individuals <input type="checkbox"/> Lowest Income Individuals <input type="checkbox"/> Life Change | Primarily serving people accessing agency services and other community members who have been referred |
| Income Tax Support | Community Volunteer Income Tax Programs <i>Cambridge Locations:</i> <ul style="list-style-type: none"> • Langs Farm Association • Preston Heights Community Centre • Region of Waterloo Employment Resource Area • Salvation Army Community & Family Services • YWCA Cambridge – Small Steps to Success <i>Kitchener Locations:</i> <ul style="list-style-type: none"> • Chandler Mowat Community Centre (Chandler Mowat neighbourhood residents only) • Courtland Shelley Community Centre (Courtland Shelley neighbourhood residents only) • Kitchener Downtown Community Health Centre (KDCHC clients only) • Lutherwood Employment Services • Lutherwood Housing Services | <input type="checkbox"/> Low Wage Individuals <input type="checkbox"/> Lowest Income Individuals | Some agencies serve only local residents or pre-existing clients |

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| | <ul style="list-style-type: none"> • Region of Waterloo Employment Resource Area • The Working Centre (uses Low Income Cut Off [LICO] guidelines for eligibility) <p><i>Waterloo Locations:</i></p> <ul style="list-style-type: none"> • Erb St. W Neighbourhood Association • Region of Waterloo Employment Resource Area • Sunnyside Community Centre (Sunnyside neighbourhood residents only) • University of Waterloo Accounting and Finance Student Association • Laurier Accounting Association | | |
| | <p>Institute of Chartered Accountants Tax Clinics</p> <p><i>Cambridge Locations:</i></p> <ul style="list-style-type: none"> • The Office of Gary Goodyear, M.P. <p><i>Kitchener Locations:</i></p> <ul style="list-style-type: none"> • Mosaic Counselling and Family Services • CMHA Grand River • Paulander Community Group <p><i>Waterloo Locations:</i></p> <ul style="list-style-type: none"> • KW Access-Ability | <input type="checkbox"/> Low Wage Individuals <input type="checkbox"/> Lowest Income Individuals | Total household income below \$30,000 with dependents or below \$20,000 without dependants |
| | <p>Certified General Accountants Association Tax Clinics</p> <p>Locations:</p> <ul style="list-style-type: none"> • Kitchener Public Library • Rockway Centre | <input type="checkbox"/> Low Wage Individuals <input type="checkbox"/> Lowest Income Individuals | Low-income senior citizens who receive Canada Pension (i.e. Canada Pension Benefits, Old Age Security and/or disability benefits). Individual \$25,000 or less. Married or common-law \$30,000 or less |
| Trusteeship | <p>Voluntary Trusteeship</p> <p>Cambridge Shelter Corporation</p> | <input type="checkbox"/> Low Wage Individuals <input type="checkbox"/> Lowest Income Individuals <input type="checkbox"/> Life Change | Residents of Cambridge and surrounding area. Particular consideration given to current or former residents and tenants of The Bridges. |