

Money

and Making It On Your Own

a guide to financial independence



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Editor's Note:

Every effort has been made to ensure the content in this book is current and accurate, including pre-publication access to the material by each organization mentioned.

We gratefully acknowledge the vital and vibrant contribution made by our many partners through their input and the valuable work they're doing in our community.

Our sincere thanks!

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Money Talks

(Finances and Control)

If money talks, it's no wonder many women have no voice. Not only are women more vulnerable to physical, emotional or sexual attack, they're also an easier target for financial abuse.

Financial Abuse?

Financial abuse is when your partner uses money to control you by taking your money or keeping you short of cash, making you account for every penny, or forcing you to ask for basic necessities. Your partner is also financially abusive if you're not told about family income, put on an allowance or stopped from getting a job.

The Power of Money; the Money of Power

Like all forms of mistreatment, financial abuse is about power. It uses intimacy, trust and needs as weapons to make a woman feel unequal and helpless. It's a way of "keeping her in line". Victims almost always struggle with guilt, frustration and low self-esteem.

Overall, financial abuse is what happens when society gives the message that one partner – usually a man – is the boss and the other is not "worth" as much. That message is seen in everything from the way women are treated as sex objects in ads and pornography, to the lower pay women get for the same work.

The situation is even worse for women who are elderly, disabled, lesbian or members of a racial minority. They're often poorer and face extra discrimination. Though most of this book is geared toward women who are financially abused by men, its principles and programs are also helpful to women in same-sex relationships.

To stop financial abuse, we must all work to change attitudes, values and systems that allow inequality and the misuse of power.

Suffer the Little Children (Children Living In Poverty)

Largely because of the way things are in society, about 12% of Canadian children live in poverty, often in a single-parent family. Government statistics say that, in Ontario, poverty affects one in six children and the problem is getting worse. Low income families are living in deeper poverty now than a decade ago.

Hard Choice, Hard Life

(Being On Your Own Can Be Difficult)

Even a woman who makes a decent wage will usually take a big loss in income when she leaves a man, especially if she has custody of the children.

The man normally makes much more than she does, and child support is almost never enough to cover expenses. Often it's not even paid, which means women must handle both the emotional and financial loss that comes with leaving an abusive situation. Being on your own can make life very difficult.

Money: Can You Handle It?

(Learning To Manage Money)

You may feel a bit scared, uncomfortable or overwhelmed when it comes to learning about money and how to use it wisely. That's because our society sometimes convinces women they're no good at math, or that all women are spendthrifts who can't be trusted with money, or that finance is a "guy thing" women can't be expected to understand.

Books, television and movies also teach many young women that someone will take care of them for the rest of their lives and spare them the responsibility. Some women really are in positive and healthy relationships and their partners who involve them as equals in financial matters, but others discover too late that many of the money decisions made by the men in their lives weren't the right ones.

Even so, many women are afraid to leave abusive relationships because they fear living in poverty. But though Ontario's social safety net is designed to provide little more than the necessities of life, it does cover the essentials. And, as you'll see in this book, there's lots of help available to women making a new start. Besides, leaving an abusive situation gives you back your safety, security and dignity.

By overcoming your fear and discouragement, you may make much better choices. The best way to overcome doubt and insecurity is to learn about finances one step at a time. Even if you haven't had much experience, handling money effectively is not as hard as you may think, especially once you gain some confidence. The more you know and do for yourself, the less worried you'll feel. This book will help.

Women In Canada

Despite the gains women have made in society, there's a long way to go before they reach equality with men, especially when it comes to economic opportunity. Statistics Canada says:

1. In 2003, women working full-time had average earnings of \$36,500, or 71% what their male counterparts made. That gap in earnings hasn't changed much in the last decade.
2. In 2003, 38% of all families headed by single mothers had low incomes but that's down from 50% in the mid-80s.
3. In 2004, 58% of all women had paying jobs, representing 47% of the work force. But 27% of working women were part-time employees, more than double the proportion of men. Women account for about 70% of all part-time employees.
4. In 2004, there were far fewer women than men in the fields of science, engineering and mathematics. Two-thirds of all working women held positions in traditional occupations like teaching, health care, clerical or administrative areas, sales and services.
5. In 2004, women made up more than 50% of workers in health care, business and financial services. Those women held 37% of the management positions but tended to be lower-level managers.
6. Today, more than two million women, or 14% of Canada's female population, are members of a visible minority. According to census figures, the largest ethnic groups are Chinese, 26%; South Asian, 22%; and Black, 17%.
7. Though they tend to be better educated than other Canadian women, those who are members of a visible minority are slightly less likely to be employed and generally earn less than other women.

8. Today, women are only slightly less likely than men to have a university degree, compared to 1991 when just 10% of women were university graduates. Studies also say that, on average, women are better than men at reading, writing and basic math.

Making Your Move (Leaving An Abusive Relationship)

For a wealth of information about leaving an abusive situation, contact the Family Violence Project of Waterloo Region, 400 Queen Street South, Kitchener. Phone 519-743-6333 or visit www.fvpwaterloo.ca

If you're now in an abusive relationship but want to leave, make a plan to ensure your own safety and the safety of your children. Start by telling somebody you trust what you intend to do. A friend, relative, spiritual advisor or someone in a women's shelter can give you strength and encouragement.

Open a bank account in your own name, or give some money to someone you trust for safe keeping. As much as possible, pay off all your bills. Have all household bills switched to your partner's name and don't sign or co-sign for any new financial commitments of any kind.

Important Papers

Next, gather up all important papers involving you and your children: birth certificates, your marriage certificate, social insurance card, credit cards, health cards, driver's license, bank books, income tax information and other financial documents. Also write down your partner's social insurance number, birth date, addresses of relatives and employers, and financial information, such as bank account numbers. Keep everything in a secret place you can get to easily.

Pack emergency suitcases for everyone and keep them where they won't be found. Don't forget medications, keys to your home and car, clothing, and your child's favourite toy or blanket. If you're worried about your safety when you're ready to leave your home, you can ask the police to stand by while you gather your possessions.

Take Your Children With You

It's very important to take your children when you leave an abuser. In the eyes of the law, the parent the children live with has custody, unless a legal custody order has been granted by a judge. If the abuser is the natural father, or has acted as their parent, get legal custody as soon as possible with a lawyer's help. If you're worried

the abuser may take the children, ask your lawyer to apply for Interim Custody, which will give you the right to make decisions about your children.

Emergency Shelter

Free transportation to Women's Crisis Services of Waterloo Region is available 24-hours-a-day from anywhere in the Region for women and children needing the safety of a Shelter. The phone number for Anselma House in Kitchener is 519-742-5894. For Haven House in Cambridge call 519-653-2422. For extensive information about safety, escaping abuse and finding support, visit the Women's Crisis Services website at www.wcswr.org

Emergency shelter is also available at Mary's Place, the YWCA's 60-bed shelter for homeless women and their children. Located at 84 Frederick Street in Kitchener, this shelter for women 16 years of age and older provides basic necessities, including accommodations, food, clothing and toiletries. Mary's Place offers 24-hour, seven-day-a-week, on-site staffing for crisis situations and support. Call 519-744-0120 or visit www.ywcakw.on.ca

Counselling Services

For women and children who leave abusive situations, there are many programs and services:

Kitchener-Waterloo Counselling Services offers help to victims of physical, sexual and emotional abuse. Translators and interpreters are available. Specialized services include family violence and sexual abuse treatment programs, parenting groups for separating or divorced parents, assistance for children who witness abuse, and stress management and emotional management for children and youth. Call 519-884-0000 or visit www.kwcounselling.com Fees are geared to income with subsidy available for low income families.

The Catholic Family Counselling Centre also offers individual and family counselling, and a family violence treatment program in which women who have suffered abuse get individual and group counselling. Phone 519-743-6333 or go to www.cfcc.ca Some translation services can be arranged.

If you live in Cambridge or in the rural areas of Waterloo Region please see the Sources and Resources section of this book for counselling agencies specializing in woman abuse in your neighbourhood.

Homing In On Housing

(Finding A Place to Stay)

Moving Out, Moving On

The biggest problem most women face once they've left their abusers is finding good housing and enough money to live on. Since you must have a fixed address to collect social assistance, it's important to take care of your housing needs as soon as possible. There are several places you can go for help while you work out a long-term plan.

Emergency Housing

Women's Crisis Services of Waterloo Region

Emergency housing is available for women who are victims of abuse and their children (male children 16 years of age or younger) at two locations: Anselma House in Kitchener, which has 20 beds (the Crisis Line is 519-742-5894) and Haven House in Cambridge, which has 30 beds (the Crisis Line is 519-653-2422). Free transportation from anywhere in the Region is available anytime for women needing the safety of a shelter.

Mary's Place

Mary's Place, the YWCA's 60-bed shelter for homeless women and their children, is located at 84 Frederick Street in Kitchener. This shelter for women 16 years of age and older provides basic necessities, including accommodations, food, clothing and toiletries. Mary's Place offers 24-hour, seven-day-a-week on-site staffing for crisis situations and support. Call 519-744-0120.

Cambridge Shelter

Emergency shelter for individuals and families is provided by the Cambridge Shelter Corporation which has 40 shelter beds, three family units and 20 transitional bachelor apartments. Also provided is a wide variety of programs and services plus a drop-in centre. The address is 26 Simcoe Street, Cambridge. Phone 1-877-624-9305 or 519- 624-9305, or visit www.cambridgesheltercorp.ca

Aboriginal Shelter

Referrals to a shelter specifically for aboriginal women and their children may be available through Anishnabeg Outreach. Call 519-742-0300 Monday to Friday from 9 a.m. to 5 p.m.

Emergency Benefits

If you no longer have shelter, you can contact the Waterloo Region Social Services Department to apply for Discretionary Benefits. This service, for both families and individuals, provides money to cover all or part of the cost of a hotel or motel room in emergency situations. To apply, call the Ontario Works application number, 519-883-2100.

Waterloo Region Housing

If you're living with an abusive partner – or have left one – you may be eligible for emergency help at Waterloo Region Housing, which helps people find affordable places to live.

First, you must have a special form filled out by a professional who knows you've been abused. That professional can be your doctor, lawyer, clergy, a teacher, police officer, shelter worker, social services worker or community health worker. The form, called a Verification Declaration, is confidential.

Waterloo Region Housing is also in charge of geared-to-income rental housing in Kitchener, Waterloo, Cambridge and the townships of Woolwich and Wellesley. To see if you qualify, call 519-575-4833. The agency takes into account your income, the amount of money you now spend on housing, your family size, and how suitable your current housing is.

A Verification Declaration and application form for Waterloo Region Housing are available through the Community Housing Access Centre. Call 519-575-4833 to find out where you can pick up the forms, or they'll mail you what you need. Forms are also available online at www.region.waterloo.on.ca.

To help the housing application process move quickly, you'll need some identification, your social insurance number, and proof of income: pay stubs from full or part-time work, Ontario Works, Employment Insurance, and any other source of money. A copy of last year's income tax return would also be helpful.

When dealing with workers at Waterloo Region Housing, always make sure they have your current address or an address where they can safely contact you as soon as something becomes available.

It's important to know that getting into geared-to-income housing can be affected if you owe rent on other accommodations. Waterloo Region Housing will only consider your application if you make arrangements to pay off any unpaid rent bills.

In most cases, if you own a home and want to qualify for social housing, you must agree to put your house up for sale immediately and try to sell it within six months (you can get an extension, if necessary). If you have shared ownership of a house, Waterloo Region Housing will advise you what to do.

Temporary Housing

The Working Centre

The Housing Desk at The Working Centre is a non-emergency resource for individuals looking for affordable housing. Located at 58 Queen Street South in Kitchener, this service helps people find, establish and outfit a new home.

Specifically, this can include:

- Searching for an apartment.
- Establishing a temporary place of shelter.
- Solving problems with obtaining first and last months rent and other frustrations.
- Helping clients deal with social assistance.
- Making referrals for legal support.
- Providing links to assistance with food, clothing, household goods and furniture.
- Helping clients find links to employment counselling, language classes, computer training, volunteer opportunities and help with addictions or mental health.

Call the Housing Desk at 519-743-1151, extension 117 or e-mail: housingdesk@theworkingcentre.org.

Lutherwood Housing Services

Lutherwood's Families in Transition Support Worker helps families who are homeless – or at risk of becoming homeless – find safe, affordable housing and a variety of social services. The goal is to help clients gain self-sufficiency and respect. The Support Worker also helps families identify goals and ways of achieving them.

In addition, the Families In Transition program works with family members on issues such as education, parenting, employment, work preparation, child care, transportation and health. Call 519-743-2460, extension 227 or 273 for an appointment or visit www.lutherwood.ca.

The Lutherwood Housing Counsellor provides help in finding and keeping rental housing. Clients can get housing information, referrals, assistance with applying for subsidized housing, and individual counselling about housing. Also, the Housing Counsellor helps landlords and tenants create effective, workable relationships. A small number of tenants and landlords are linked through a private housing registry.

Through its Independent Resource Centre, Lutherwood provides free use of computers, internet, telephones, newspapers, photocopiers and fax machines so clients can look on their own for housing. Phone 519-743-2460, extension 401 in Kitchener-Waterloo or 519-622-0815, extension 221 in Cambridge.

The YWCA

In 2008, as part of the agency's campaign to renovate 84 Frederick Street in Kitchener, the YWCA of Kitchener-Waterloo is building six apartment units offering housing and transitional support for women escaping domestic violence. For more information, call 519-576-8856 or e-mail general@ywcakw.on.ca.

Other Housing Options

Remember to check bulletin boards in grocery stores, laundromats and other community places. If you don't have internet access, you can also check websites with housing listings by using the free computers at many of the region's libraries and community centres.

Another valuable tool is word-of-mouth. Tell everyone you know that you're looking for housing. Ask them to let you know as soon as they see a vacancy or hear of someone giving up their apartment so you can call right away. Other valuable connections include your church, support groups, and any other agencies or associations you deal with.

The Rent Bank and Eviction Prevention Program

If you get behind in your rent, you may qualify for a loan from the Rent Bank which gives interest-free loans and, in some circumstances, provides a last month rent deposit. The Rent Bank and Eviction Prevention Program also connects tenants to available resources and helps them deal with landlords, property management companies and other community partners. To connect with the program, call Lutherwood's Housing Action Centre at 519-743-2460, extension 406.

Permanent Housing

The YWCA

Permanent housing options for women are also provided by the YWCA. Lincoln Road is a 45-unit apartment building that offers permanent, supportive housing to hard-to-house women and their children. Apartments have secure-access, rents are geared-to-income, and support services are provided, including the YWCA Child and Parent Program. To apply, phone 519-575-4833 or visit www.ywcakw.on.ca

Benton Street is a five-unit apartment building operated in partnership with Waterloo Regional Homes for Mental Health, offering permanent, supportive housing for Mary's Place residents with mental health issues. Call 519-575-4833.

Waterloo Regional Homes For Mental Health Inc.

Another support group for people with mental health issues is Waterloo Regional Homes For Mental Health Inc., at 618 King Street West, Kitchener. This organization owns and operates several properties. Phone 519-742-3191 or visit www.waterlooregionalhomes.com.

Housing Discrimination or Complaints

It's illegal for anyone to refuse you accommodations just because: you're pregnant, have children, you're on social assistance, have a

mental or physical handicap, or because of your age, race, gender, nationality or sexual orientation.

If you face discrimination, call the Centre For Equality Rights in Accommodation at 1-800-263-1139, extension 22 or send an e-mail to: intake@equalityrights.org. For those who are eligible, legal help with housing issues is also provided by the Waterloo Region Community Legal Services. Phone 519-743-0254 for more information or visit www.wrcls.ca.

Big Supports For Little Ones

(Child Care)

Children's Services

The region's Children's Services division provides many ways to protect and nurture children, including the operation of children's centres, an infant development program and a home child care program. This division uses a provincial needs test to find out which families qualify for financial help with child care costs. For information call 519-883-2200 or visit www.region.waterloo.on.ca under Children.

Child Care Connection

As part of its work, Children's Services operates the Child Care Connection, an information service for parents and caregivers in Waterloo Region. It provides detailed information on day cares, preschools, nursery schools, in-home licensed child care programs and other areas of concern to parents with children up to age 12. Child Care Connection also makes referrals to organizations providing subsidy (financial help) for child care costs. For information, phone 519-741-1811 or go to www.cccndsa.on.ca.

To ensure your children get safe, affordable and stimulating care, place them in a professional day care centre or a licensed home-based child care setting. The region directly operates five child care centres in Cambridge, Kitchener and Elmira. They provide high-quality early childhood education programs that support healthy growth and development. Be sure to keep all child care receipts because they're tax deductible.

Licensed Home Day Care

When choosing home day care, it's always best to use licensed providers who must meet tough standards for the care and protection of children. In Waterloo Region, home child care is managed by four licensed agencies: three non-profit Wee Watch Private Home Day Care agencies and the Home Child Care Program operated by the region. Home child care is available only for families eligible for subsidy.

In a licensed home child care setting, quality care is provided to a maximum of five children in an approved private residence. Care can be provided seven days a week, 24 hours a day, and caregivers meet the standards set by the Region or by the Wee Watch agency. The provincial government establishes the rules governing licensed home child care.

Children are enrolled either full-time or part-time, according to the family's work or school schedules and the child's needs. The cost is fully or partially subsidized and home child care provides service for infants, toddlers, preschoolers and school-aged children up to 12 years old. Specializing in flexibility, the program can operate 24 hours a day, providing care on weekdays, evenings, overnights and weekends. For information call 519-883-2200 or visit www.region.waterloo.on.ca under Children.

Income and the Outcome

(Financial Support)

Ontario Works

When you leave a Shelter, you may be able to get social assistance, depending on your financial situation. There are some programs you should know about.

The goal of Ontario Works is to help people become financially independent. Everyone receiving benefits from the program must take part in an employment related activity. This could include schooling, some types of employment training, working, volunteering, job placement programs or workshops to help you with returning to the workforce.

You will develop an individualized employment plan with a caseworker. If you feel you cannot work, talk about that with your caseworker.

Ontario Works and Domestic Abuse

If you're living in a violent or abusive situation, Ontario Works offers financial help and job-related support to eligible people in need. To see if you qualify, contact Social Services at 519-883-2100.

If the caseworker is aware of your situation, he or she will hasten along your application as quickly as possible. During the application process:

- You will be believed and treated with respect.
- You will receive services in French if needed.
- If you do not speak English or French, an interpreter will be provided.

- You will not be asked to go after financial support from your abuser.
- Money can be provided to help you move out immediately.
- If you have a job, you may still be able to get financial assistance from Ontario Works, depending on how much you're earning.

Financial Help

Eligible people get financial help with the cost of food, clothing and housing. The amount of money you receive depends on things such as housing costs, your number of children and the value of assets you own. For example, a single person can only get help from Ontario Works if the value of his or her assets (cash, investments or specific items that can be easily converted to cash) totals no more than \$536. For families, the asset limit is higher.

When you apply for Ontario Works, the caseworker will take information from you to determine the amount of financial assistance you may be eligible for.

Other Ways Ontario Works Can Help

A caseworker can help you connect with community services you need, such as emergency shelter, legal help, affordable housing and counselling.

For those who qualify, a drug card for prescription medication will be provided each month. Basic dental and vision care will be available for your children. In some cases, dental and vision care may also be given to adults.

Community Start-Up Benefit

If you're leaving an abusive situation, you may also be able to get a Community Start-Up Benefit (CSUB), which is money to help you set up a new home. It covers things like last month's rent and basic furniture. The maximum amount is \$1,500 for a person with one or more dependent children and \$799 in all other cases. Ontario Works also helps with the cost of transportation, work clothing and equipment, and other job-related expenses.

Applying For Ontario Works

Applications for Ontario Works are all completed over the phone. To find out if you qualify for financial help – either through Ontario Works or the Ontario Disability Support Program – call Ontario

Works at 519-883-2100.

Once you make the call, you'll be informed during your conversation what information to provide during a first interview (things like birth certificates, social insurance numbers and health card numbers). Take a list of questions to your interview. To make things run smoother, be sure to ask questions if you have any, give your Case Manager complete information, and return forms quickly when there are papers to fill out.

Some Qualifications

Qualifying for assistance will also depend on your monthly income and your assets, including money in the bank, RSPs, stocks and life insurance. What you're allowed to have and still qualify for assistance, depends on factors such as how many children you have, how old they are, and how much you pay for rent.

Working While Collecting Benefits

If you have a job while collecting Ontario Works assistance, everything you make for the first three months is deducted dollar-for-dollar. In other words, if you make \$200 at work, \$200 will be deducted from your assistance cheque. After three months of continuous assistance, one half your net earnings is deducted from your assistance cheque.

Child care expenses are figured into the amount you get from Ontario Works. If you don't qualify for Ontario Works but are struggling with child care costs, a worker can refer you to subsidized day care programs operated by the Region of Waterloo.

Ontario Child Benefit

The Province has set up the Ontario Child Benefit to help low-income families provide for their children. Payments of up to \$50 a month per child (\$600 a year) are paid. This amount has been calculated into the Ontario Works benefit rates. Tell your worker if you don't receive the Ontario Child Benefit. You may qualify for benefits to help you until you receive the Ontario Child Benefit or no longer need Ontario Works.

For information about the Ontario Child Benefit – including the Ontario Child Benefit maximum amounts and the Ontario Child Benefit online calculator – call toll-free 1-866-821-7770, or visit www.gov.on.ca/children/English/programs/OCB/index.html.

Starting a Business

While on social assistance, you can get help to start your own business. Support is available to help you research a business idea, do some training, develop a two-year business plan, and get ongoing professional advice for up to 60 weeks on things like marketing.

Participants pursuing their own business may get special income and asset exemptions and receive help with expenses such as transportation, child care and business startup costs.

Employment Insurance

To qualify for Employment Insurance, you must have worked a required number of hours. What you need to qualify for Employment Insurance varies slightly from place to place, depending on the rate of unemployment, but you must fill out a claim application to receive any money. Call 1-800-206-7218 or, for more information, visit the Service Canada website at www.servicecanada.gc.ca/en/home.shtml and click on Employment.

Child Support

You may be able to get financial support for your children from your partner, if you're separated. Talk to a lawyer who does family law to find out how. Support is usually available if you're married, you lived in a common law relationship for three years or more, or you lived in a fairly permanent relationship for one year and had a child during that time.

If you don't have a separation agreement, your lawyer can go to court at any time and apply for support, even if you're not getting a divorce.

All support orders are automatically filed with the province's Family Responsibility Office, which handles both child and spousal support payments. That office will take action against a partner who doesn't pay a support order in full and on time.

The amount paid for child support is based on the income of the payer and the number of children involved. Though the system tries to be flexible when there are special circumstances, most payments are calculated by following strict guidelines.

To figure out how much child support you're entitled to, pick up a Child Support Guidelines Information Kit from the Court House in Kitchener where you can also ask for help with calculating child support and filling out the necessary forms. Phone 519-741-3300.

For more details on child support and the enforcement of support orders, call the Family Responsibility Office Information Line at 1-800-267-4330. Remember, it's very important to tell the Family Responsibility Office if there are any changes in your partner's address, employment, or banking information. You can also get more information and all appropriate forms on the website of the Ministry of the Attorney General at www.attorneygeneral.jus.gov.on.ca/english/family/divorce/support/.

Code Comfort (Collecting Damages From An Abuser)

Under the Criminal Code, an abuser may be forced to pay damages to a partner for things like bodily harm or loss of income (if a woman can't work because of injury). An abuser may also be ordered by the Court to repay a partner for reasonable expenses related to moving out of the offender's house. Those expenses include temporary housing, food, child care and transportation. But to get your money back for those things, you must have receipts for everything.

If you're an abuse victim, you can also contact the Criminal Injuries Compensation Board, which looks at whether an offender should have to pay you damages. You don't need a lawyer to deal with the Board. Call 1-800-372-7463.

The amount of money the Board makes an offender pay is usually lower than what you'd get if you sued in court. But the process is far less draining emotionally and financially than launching a lawsuit. Also, payments are made by the Board immediately once a decision is handed down, and they're tax free.

Justice and the System

(Dealing with the Law)

The Assaulted Women's Helpline

This 24-hour helpline run by the Ontario government keeps a current list of lawyers who deal with women's issues in communities throughout the province. Call 1-866-863-0511 for a referral or visit www.awhl.org.

Getting Legal Advice

Depending on your financial situation, you may be able to get free advice from a lawyer through Legal Aid Ontario. If you apply for Legal Aid, you'll have to provide proof of your income, debts and assets. If you work, you may have to agree to pay back part or all of your lawyer's fees. To see if you qualify, call 519-743-4306 or go to www.legalaid.on.ca for more information.

Book a Legal Aid appointment in advance. The worker on the phone can tell you whether you must pay a \$25 application fee that is sometimes charged. When you go to Legal Aid, take some identification, any legal papers relating to your case, and financial information, such as income or pay stubs, bank books, investment certificates, proof of monthly debts and expenses (bills) and – if you own a house – a copy of the deed. If you own a business, provide a statement from your accountant.

Locally, Legal Aid Ontario funds Waterloo Region Community Legal Services. The focus of this free clinic is the protection of housing and income (this includes Ontario Works and the Ontario Disability Support Program). Call 519-743-0254 or go to www.wrcls.ca to see if you qualify.

Finding A Lawyer

Check with friends and relatives to see if they've dealt with a good lawyer experienced in family law. If that doesn't work, a list of lawyers who do family law in the area is available from the Lawyer Referral Service (1-900-565-4577). Though a \$6.00 charge will be added to your phone bill, the lawyer you're referred to will give you a free half hour and outline your legal choices. Be sure to tell that lawyer you were sent by the Lawyer Referral Service.

You don't have to use the services of the lawyer you're sent to, but that lawyer will not refer you to someone else for a second free talk about the same legal situation. Some legal services are covered by Employment Assistance Programme benefits (EAPs).

For a complete summary of subjects related to custody and access, support and how the justice system works, get a free copy of *A Woman's Guide to Custody, Access and Support of Dependant Children* by calling the Cambridge YWCA at 519-650-0800 or get it online at www.ywcacambridge.ca.

Lawyer Complaints

If you have a complaint about your lawyer, try to work it out between the two of you. If you can't, tell your lawyer you may contact the Law Society about your concerns. If that doesn't help solve the problem, contact the Law Society's Complaints Department in Toronto (1-800-268-7568) or go to www.lsuc.on.ca and click on "For the Public" then "Complaints". The Complaints Department can't do anything about your legal bill.

Problems With Your Legal Bill

If you feel your lawyer's fee is too high, request a detailed breakdown of your bill. This will help you find problem areas. Speak to your lawyer and find out why costs were different from what you expected and ask for a reduction.

For a fee, you can complain about your lawyer's bill through the Assessment Office of the Superior Court of Justice but this should be done within 30 days of getting your lawyer's final invoice. The court will compare your bill with the legal guidelines that set out how much time a lawyer should take to do certain kinds of work, then decide if your bill is too high. If the answer is yes, it will be reduced. But if the Assessment Officer decides your bill is reasonable, you may have to pay court costs and the costs of your lawyer coming to the hearing.

There's another option. Though there's a charge, you can ask the Ontario Bar Association to try to work out a better deal between you and your lawyer. Contact the Coordinator at 416-869-1047. At a meeting with you and your lawyer, the Coordinator will help find a solution. If you reach an agreement, it will become legally binding.

Community Legal Aid Clinics

To get information on free legal clinics, contact Waterloo Region Community Legal Services at 519-743-0254 (this clinic does not deal with criminal, family or real estate law), the Legal Aid Office at 519-743-4306, or the Landlord and Tenant Board Client Service Office (formerly the Ontario Rental Housing Tribunal) at 1-888-332-3234.

Family Law Information Clinics

Free information clinics on family law are held by Waterloo Region Community Legal Services, which is affiliated with Legal Aid Ontario. If you qualify financially, you can get information and advice on your family law issues from a lawyer in that area of law. For information about the program, contact the Family Court office at 519-621-9226 (Cambridge) or 519-741-3300 (Waterloo).

Free Legal Information

Free legal information on a thousand topics in 35 areas of law is available online at legalline.ca or on a 24-hour automated telephone service (1-416-929-8400 – a long distance call from Waterloo Region). A federal not-for-profit organization, Legal Line uses the services of 300 lawyers who volunteer their time. This service does not give legal advice or reply to legal questions.

Legal Ease (Tips for Working with a Lawyer)

When dealing with your lawyer, remember these guidelines:

- When you make an appointment, ask what you should bring with you.
- Write down the details of your case ahead of time, and make a list of questions to ask your lawyer.
- Take a notebook to every appointment.
- Don't be shy or embarrassed. Answer all questions fully and honestly. To help you, your lawyer needs all the facts.
- Write down the answers you get, and anything the lawyer wants you to do, or bring to the next meeting.
- Your lawyer may not always tell you what you want to hear, or be able to fix every problem, but is still the best person to advise you on legal matters.
- Don't take legal advice from friends, even if they've had a problem like yours. Every case is different.
- Be patient and reasonable. The system is often slow, and your lawyer can only help you get what the law allows. You may not get everything you want.
- Don't drop in without an appointment, and call your lawyer only when absolutely necessary. Deal with the secretary whenever possible. When you must speak with the lawyer, leave your name and number.
- Put all papers in a file or envelope and take it to every appointment. Keep letters and court documents in separate piles, and arrange them by date.

A Checkup On Health

(Taking Care of Medical Issues)

Stress, the Positive (Handling Pressure)

Leaving an abusive situation and starting fresh can lead to stress so take advantage of the help available. Several agencies offer information and programs on things like stress reduction, nutrition, fitness, sexual health, AIDS and drug or alcohol dependencies. For contacts, see the Sources and Resources section at the back of this book under Addictions, Mental Health, and Stress.

If you or any of your children have social, emotional, or behavioural difficulties, a mental health issue, a physical disability, or a short-term medical condition, there are special programs and hospital equipment loans available. See the Sources and Resources section under Counselling Services, Disabilities Support, Mental Health, and Parenting Support.

A Remedy For the Doctor Shortage (Finding A Physician)

Like most parts of the province, Waterloo Region has a severe shortage of doctors. Region of Waterloo Public Health doesn't keep a list of physicians accepting new patients but the Cambridge and Kitchener/Waterloo/Woolwich Chambers of Commerce do. If you're a Cambridge resident, call 519-622-2221 ext. 2233 to be placed on a waiting list or go to www.cambridgechamber.com. If you live in Kitchener, Waterloo or Woolwich, visit www.greaterkwchamber.com or call the Chamber office at 519-576-5000, or phone the Orphan Patient Registry line directly at 519-749-6059 to add your name to the waiting list.

Don't forget to ask friends and relatives to see if their doctors will take you as a patient, as a favour to them.

Region of Waterloo Public Health

To find a large variety of health information, contact Region of Waterloo Public Health. Committed to building healthy communities, this valuable resource is a group of more than 300 health professionals and support staff working to improve the health of people living in the Region. Public Health's purpose is to promote healthier living, protect against health threats and prevent disease and injury.

Region of Waterloo Public Health is located at 99 Regina Street South, 3rd Floor, in Waterloo (519-883-2000) and at 150 Main Street, 2nd Floor, Cambridge (519-621-6110). Public Health's website is at www.chd.region.waterloo.on.ca and features relevant, interesting information on health topics including nutrition, exercise, disease, sexual health and local clinics.

Also check out the Public Health Resource Centre, 99 Regina Street South in Waterloo (519-883-2256) where you can borrow videos and books from a lending library and take pamphlets to keep. Topics include nutrition, prenatal, child and youth health, parenting, cancer prevention, AIDS education, sexually transmitted diseases and immunization. You can search the catalogue at www.region.waterloo.on.ca/ph.

Something To Sink Your Teeth Into (Dental Care)

Dental bills can take a big bite out of your budget. But Region of Waterloo Public Health has two dental clinics, one in Waterloo and one in Cambridge. These are staffed by dentists, dental hygienists and dental assistants.

Eligible children get free basic dental care, including cleaning, check-ups and fillings. Eligible adults receive limited emergency dental care, such as extractions and root canals to eliminate pain. There is a \$10 assessment fee for adults and there's an additional charge for some procedures. A health card is not necessarily required for treatment.

To get more information or find out if you qualify, call the Waterloo clinic at 519-883-2228, the Cambridge clinic at 519-740-5781 ext. 7024, or visit www.chd.region.waterloo.on.ca and look under Clinics.

Learning, For Life

(Education Issues)

School: Going Back, To Get Ahead

For many single parents, a better future means going back to school, retraining, or returning to work. That takes money but there are several support programs to help with expenses.

Back to Basics (Literacy Programs)

The Literacy Group of Waterloo Region has a confidential program to help people 18 years and older improve their reading, writing, math and computer skills through one-on-one and small-group sessions with volunteer tutors. In Cambridge, call 519-621-7993 and, in Kitchener-Waterloo, phone 519-743-6090. Service is also provided in rural areas such as Elmira, St. Jacobs, New Hamburg and Wellesley. The organization's website is www.theliteracygroup.com.

Help is also available through the Project READ Literacy Network Waterloo-Wellington. An umbrella organization representing literacy programs, the work of this group also includes a Family Literacy program to help parents assist children up to age eight. An eight-week series called "Get, Set, Learn" gives parents on social assistance practical skills to encourage early learning. Call 519-570-3054 or visit www.projectread.ca.

Others offering literacy programs include:

- the Waterloo Catholic District School Board, through its St. Louis Adult Learning Centre and Continuing Education. Call 519-620-9658 or visit www.stlouis.wcdsb.ca.
- the Waterloo Region District School Board via the Literacy and Basic Skills program. Call 519-740-3800 (Cambridge) or 519-885-4356 (Waterloo) or visit www.wrdsb.on.ca.

- Conestoga College. Call 519-623-4890 (Cambridge) or 519-885-0300 (Waterloo) or visit www.conestogac.on.ca and
- Wilfrid Laurier Students For Learning who provide literacy training for children. Call 519-884-0710, extension 2727 or visit www.wlusu.com/services-department/lslf.htm.

Going the Distance (Correspondence Courses)

The province's Independent Learning Centre provides correspondence courses to those 16 and older who want to upgrade basic skills, complete high school, or take courses for pleasure. There's a \$40 fee for each credit course taken by Ontario residents who are not in school.

For a full list of available courses and sign-up information, call the Independent Learning Centre at 1-800-387-5512 or visit www.ilc.org.

Community Colleges and Universities

A community college and two universities offer courses in the region. Many courses can be taken online or by correspondence course. To get a list of what's available, contact the schools and ask for a catalogue (a book with details on all the subjects you can take).

Conestoga College: Kitchener Campus, 519-748-5220; Waterloo Campus, 519-885-0300; Cambridge Campus, 519-623-4890; or visit www.conestogac.on.ca.

Wilfrid Laurier University: Call 519-884-1970 or visit www.wlu.ca.

University of Waterloo: Call 519-888-4567 or visit www.uwaterloo.ca.

You can get general information on all Ontario colleges and universities by calling the Ontario Ministry of Education and Training at 1-800-387-5514 or by going to www.edu.gov.on.ca.

Student Loans

You may qualify for help under the Ontario Student Assistance Program (O.S.A.P.), which gives grants and loans to students taking college and university courses. Money from O.S.A.P. covers things like books and tuition, but there's often an allowance for general living expenses.

If you do receive help for living expenses, you can't also collect assistance from Ontario Works. For more information, call the Financial Aid office of the college or university you're interested in or visit the O.S.A.P. website at www.osap.gov.on.ca.

Capital Ideas

(Money Management)

Personal independence will come a lot easier if you know how to set goals, make a budget, use credit and control expenses. This section will give you a place to start.

Establish Priorities

Before you try to figure out how to manage your money, take a look at how you live. Values influence how we spend money. These values change with age and circumstances and determine why we buy the things we do. What things are most important to you? What do you want to accomplish with your money? Are you thinking for yourself, or just reacting to pressure from other people and what you see on TV and in magazines? These days, it's easy to get seduced by advertisements that tempt us to buy things we don't even need.

Don't just look at how much you're spending. Also think about the value of what you're buying. Make sure you're putting your money into things that give you and your children the best life possible. If you haven't thought much about what you want your money to do for you, write out a plan. Putting things on paper will give you a dream and a focus and help you stay on track.

Income and Outcome (Set Goals)

The following information will help you set your goals and priorities. You can then estimate how much it'll cost to make them happen, and work out a realistic budget based on how much money you have right now – and how much you'll likely have in the future.

The first step is to list all the sources of income you'll have in the next twelve months. Include:

\$ Wages (after tax and other deductions) _____

\$ Child and spousal support _____

\$ Ontario Works assistance _____

\$ Gifts _____

\$ Interest and investment income (GICs & bonds) _____

\$ Income tax refunds from last year _____

If you're uncertain about the total amount of money you'll have coming in, estimate low. It's always better to have more money than expected, not less.

Once you add up the total income, divide it by twelve. That will tell you your average monthly income.

Of course, that's only part of the puzzle. Before you figure out your expenses, take a few minutes to look at the big picture, including your dreams and goals.

Ready, Set, Goal!

A) In any order, list six goals you'll need savings to reach. Examples might include buying a car, going back to school or owning your own home.

Your Goals:

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

B) Which goals are most important? Number them from one to six, with number one most important and number six, least.

Goals In Order of Importance:

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

C) Estimate the cost of each goal.

Cost of Goals:

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

D) How soon would you like to reach each goal, in months.

Months It Will Take To Reach Your Goals:

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

E) Divide the estimated cost of each goal (C) by the number of months you've set for yourself to reach those goals (D) to find out how much you must save each month to reach your targets.

How Much You Must Save Each Month:

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

F) If you can't save as much each month as these calculations say you should, increase the number of months you need in order to reach each goal and set a new savings target.

Your Savings Target:

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

G) Stick to your plan. You can do it!! Becoming more financially secure is hard work, but the freedom is worth it.

A Budget You Can Live With (Make a Financial Plan)

A bookkeeping system that's too complicated will cause you trouble. Keep it simple! Once you figure out your income, list all your expenses for a full year. Include "fixed" expenses – ones that stay about the same from month to month, like electricity or phone bills – and "general" expenses – those that don't have a set total, such as groceries or recreation. Estimate your irregular expenses over the course of one year and divide by 12 to determine your monthly expenditures. An Expense Chart is included in this book.

Some people find it easier to budget by putting money into individ-

ual envelopes labeled with each expense. Such a system helps you see how much money must be set aside to cover all the bills. If you find yourself dipping into the wrong envelope to pay for something you haven't planned for, you'll at least see where you have to make some changes to your budget. If you leave an I.O.U. note when you use an envelope's money for a different expense, you can adjust your budget at the end of the month to make it more realistic.

Set aside one hour each week to pay bills and review your finances.

Cut Expenses

Once you figure out your total income and your total expenses, you must make sure you're not spending more than you have coming in. If your expenses are higher than your income, look for every possible place you can cut back on spending. To cut back on expenses, know the difference between your needs and your wants. Look at every item in your budget and decide whether it's something you need to live or just something you want. Take care of your basic needs first – food, shelter, clothing, transportation. Cell phones, cable and internet connections are probably not needs.

Go over your day-to-day expenses, making realistic cuts where possible. List everything you spend money on. Don't fool yourself into thinking you'll spend less – or earn more – unless you have a specific plan to reach that goal. For example, don't eliminate cigarettes from your budget if you've never been able to quit in the past.

Dollars and Sense (Be Practical with your Money)

Avoid spur-of-the-moment purchases. Don't spend on anything that doesn't fit into your plan, and look for cheaper ways of doing everything. Try to involve your children in spending decisions, making sure everyone knows the family goals.

If you're still going to be short of money each month after cutting as many daily expenses as possible, take a hard look at your spending. Could you move to a smaller apartment or share your house with someone? Is it possible to sell your car and get a cheaper one that uses less gas, or could you and some friends take turns driving for a while?

Living On A Survival Budget is a program run by the Kitchener Downtown Community Health Centre. It includes basic information on budgeting and saving, shopping and cooking. For more information, call the Health Centre at 519-745-4404 or visit www.kdchc.org and look under Resources.

Expense Chart

EXPENSE	MONTHLY	YEARLY
Savings		
Rent/Mortgage		
Home Insurance		
Home Maintenance		
Hydro		
Gas		
Water		
Phone		
Internet		
Child care/Sitters		
Clothes		
Laundry		
Allowance		
Pet Food/Care		
Books/Papers/Mags		
Tobacco		
Education		
Transportation		
Car Payments		
Car Maintenance		
Car Insurance		
Life Insurance		
Entertainment		
Personal Care		
Alcohol		
Dentist		
Worship/Charity		
Debt Payments		
Taxes		
Gifts		

Increase Savings

It may seem impossible to save anything on the tight budget you have to work with, but even five dollars a month will give you a safety cushion for unexpected bills, such as an emergency car repair. Though it can be hard, make sure you start a savings plan and make it part of your budget. As you earn more, save more, especially when you get extra income from things like bonuses or income tax refunds.

Your nest egg should eventually be about twice your monthly income. Put all your savings into a bank account that will pay you interest and let you get to your money at any time. Start right now, take the savings money right off the top of your income and treat it as a special salary.

Ask your employer or bank to set up a payroll or automatic payment plan by giving them permission to deduct a set amount from each of your cheques. You can also put change in a jar then roll and deposit the coins each month. The key is to put something aside every time you get money.

Eyes On the Prize (Keep Your Goals In Mind)

Review your income often to see if you can afford to save more. If you can, do it. After a while, you won't miss the money you're putting aside and it'll be there when you really need it.

You'll find it easier to save if you always keep your eyes on the prize! If you're saving for something specific – a special purchase, a vacation or even a house – put up a picture or poster where you'll see it all the time. It'll remind you why you're putting that money aside and help you stay focused. And be patient! Check your progress regularly, but give your plan a fair chance.

Using Credit Wisely

If you need more money than you have at the moment, credit may be the answer but not before you ask yourself an important question: if you borrow, can you repay the debt and still afford all your living expenses?

Borrowing Can Lend Itself to Trouble (Be Careful with Loans)

Always think carefully before you use credit, such as loans or credit cards. Those things are nice to have for real emergencies, but you're

better off without them if you're going to use credit for ordinary purchases. Try to use credit only for emergencies or things you'll use long after you finish paying for them.

Buying with a credit card only increases the cost of your purchases unless you avoid interest charges by paying off the whole amount you owe each month. Interest rates on credit cards run between 18 and 28 per cent. So if you buy an appliance for \$500 and don't pay it off within a year, an interest rate of 24 per cent would mean the appliance will cost you \$620 – almost a quarter more than the original.

Remember, when you use credit, you owe money that you'll soon have to pay back from future income. Use credit only when you're sure you can pay off the bill without carrying interest, or without giving up something you need more.

Before using credit, ask yourself:

- Do you really need the money or what you plan to spend it on?
- Is having it now worth the extra it will cost in interest charges?
- Will you have enough money coming in to pay for what you'll owe?

If you choose to use a credit card, consider these tips:

- Remember that another word for “credit” is “debt”. It's not that a bank or store gave you a \$500 credit limit; it's that you've chosen to assume responsibility for that amount of debt and to pay interest charges for the privilege of using someone else's money. If you start thinking of your plastic as “debt” cards, you'll have a much more realistic understanding of what “credit” cards are all about.
- If you choose to apply for a loan or credit card, it's important to check with several credit companies to ensure you don't have to pay high amounts of interest. Generally, banks charge the lowest interest rates while finance companies and department stores charge the highest rates.
- Always pay more than the minimum payment shown on the monthly statement. This will reduce the balance faster and save on interest costs.

- Use only one credit card rather than juggling two, three or four cards. That makes it easier to keep track of the balance, the payment date and what purchases you're actually charging to your credit card.
- Don't use a charge card as a substitute for pocket money. Set aside some cash each week for entertainment and small purchases.
- Always think before you buy. Ask yourself, "Do I really need this? Can I afford this right now or should I wait?"

Keep all credit card slips, total the amount and subtract it from the total income on your budget. This way, you'll know how much you're spending and charge card purchases won't get away on you.

Credit Where Credit is Due (Getting A Loan)

Though credit cards can get you what you want as soon as you need it – and help you keep track of your expenses – the cheapest way to borrow is to get a loan from a bank, trust company or credit union. Their interest rates are much lower than those on credit cards, and a well-managed loan can help you get a good credit record. But remember, no matter where you borrow from, you put your reputation on the line every time you use credit.

Even if you're sure you need a certain item, don't get a loan or use a credit card unless you're certain you can make the payments when they're due. Don't forget to add all the interest you'll have to pay. Can you afford that total amount?

Any time you take out a loan, you pay to use someone else's money. The longer you use it, the more you pay. But interest rates vary, so shop around. And, before you buy anything on credit, find out what the interest rate is and whether there will be any other charges.

If the loan paperwork is too complicated, find out exactly how many dollars you'll be paying out by the end of the agreement. Get a written statement and read the fine print. If you're still unsure, take a copy to someone you trust and go over it together. Don't be pressured into signing anything!

If you borrow money from a friend or relative, it's easy for feelings to get hurt. Reduce the risk by putting your agreement in writing so you both know exactly what's been agreed to, and when the repayment will be made. You might want to add a small amount of in-

terest so the lender gets something out of the deal and recognizes your business-like approach.

When You Can't Pay Your Bills

If you get into a situation where you can't pay your bills – whatever the reason – always contact the people you owe. The biggest mistake you can make is to ignore the problem. Instead, explain the situation to your creditors and work out a reasonable, manageable way to repay the debt. If you don't do that, your creditors may hire a collection agency to get their money from you legally.

If you're notified in writing that one of your bills has been turned over to a collection agency, don't panic. If possible, pay the money owed. If you can't, outline your situation, in writing, to the collection agency. Give the reason you can't pay and offer some way of settling the debt, perhaps a big payment from your income tax return, or a series of small payments. If possible, enclose some money as a sign of good faith, but never send cash. Use a cheque or money order so you'll have a receipt.

Once a collection agency is involved, you should only deal with that agency and not the people you owe. Your attitude towards paying the debt will have a big influence on how co-operative the agency will be. So once you start making payments to the collections people, don't bounce cheques and don't miss payments. If your circumstances change again, write the agency and explain. Ignoring the debt could land you in court.

Tips for Dealing with Your Creditors

Phone Calls

Make some phone calls. Talk to someone with authority.

- At the bank, talk to the Collection Supervisor or the Collections Manager. At the finance company, talk to the Collections Supervisor or Credit Manager.
- If the person you talk with is not helpful, ask to speak to his or her supervisor.
- Record the name of the person you spoke with, the company name, date, time, phone number and what was said.
- Keep in touch with the person you dealt with, until the problem is solved.

- Don't make promises over the phone that you can't keep.
- Keep your temper and be polite. If the person you're speaking with is verbally abusive, explain that unless they treat you civilly, you'll have to hang up.
- If you feel the collector is harassing you, contact your local Ministry of Consumer and Commercial Relations Department.

Written Communication

An agreement or contract over the phone is not binding.

Write a letter outlining:

- your reason for the letter,
- your employment status,
- your intentions in terms of what you intend to do about the debt,
- your reasons why you can't make a payment, or the full payment,
- your request for the creditor to pull the account back from collections,
- your offer of a settlement,
- your request for the cancellation of the debt (such as when you have a serious medical condition).

In your letter:

- Include a photocopy of what you're earning (pay stub/slip) and any other debt obligations.
- Create a monthly expense sheet to show your creditor where your money is going.
- Be realistic. If you offer to make a payment, make sure you can afford it. Missing a payment could jeopardize your proposal.
- Be specific. Tell the creditor when you'll contact them in the future. Tell them which month or which day. Make sure to follow up with your letter. (See the sample letter included in this book).

How to Deal with a Collection Agency

If possible, immediately pay the full amount you owe.

- If you can't pay the whole bill, contact the agency in writing, explaining how much you can afford to repay monthly, and begin doing so. Keep a copy of the letter and all payment receipts.

- Never send cash.
- Don't send a batch of postdated cheques because creditors may claim they haven't received them and then start cashing both sets of cheques every month.

The Collection Agencies Act Code of Ethics

A Collection Agency:

1. Must send you written notice of the following:

The name of the creditor,

The amount you owe,

The name of the agency and its authority to demand payment, and wait until the sixth day after mailing before contacting you.

2. Must mail a second copy of the written notice to an address provided by you if you did not receive the first notice.

3. Cannot contact you if you or your lawyer notify the agency by registered mail to communicate only with your lawyer, and you provide the lawyer's name, address and telephone number.

4. Contact only between 7 a.m. and 9 p.m. Monday through Saturday, between 1 p.m. and 5 p.m. Sundays, and not on a holiday.

5. Cannot contact you more than three times in a seven day period without your consent, once the agency has actually spoken with you.

6. Cannot use threatening, profane, intimidating or coercive language, or use undue, excessive or unreasonable pressure.

7. Cannot continue to contact you if you've told them you're not the person they're looking for, unless they take reasonable precautions to ensure you are that person.

8. Cannot give false or misleading information to any person.

9. Must give you notice if it intends to recommend to a creditor that legal action be started against you.

If you believe any of these regulations have been broken by a collection agency, contact the head of the agency, in writing. State what must be changed about the handling of your account.

If you're still not satisfied, contact the Ministry of Government Services at 1-800-268-1142 and they will issue a complaint form.

Sample Letter to Your Creditors

(Don't wait for a response – include your first payment and continue with your repayment plan)

Today's Date

Credit Department
1 Anyplace St.
Kitchener, Ontario
N2R 2X6

Dear (Creditor's name):

I'm writing this letter to request a temporary change in the repayment terms of my account. Since I have become unemployed, (or list other reasons) I've had to adjust my finances quite substantially. My current income is \$_____. However, when I carefully examined my financial situation and made a strict budget for my living expenses, it became necessary to ask you to accept reduced payments of \$_____ for the next _____ months.

Please find enclosed a copy of my pay stub (or other) and my monthly expenses as well as my other debt obligations. Since my current monthly income is \$_____ (list monthly income) and my minimum monthly living expenses are \$_____ (total expenses), I am left with only \$_____ for my proposed monthly payment.

My account #	Amount Owing	Monthly Pmt	Proposed	Pmt
_____	_____	_____	_____	_____

You can expect a certified cheque (or money order) for my first payment on (date). I will continue to make the same payment for the next _____ months. I will try to resume my normal payment as soon as my financial situation improves.

I'm asking that my account not be placed with a collection agency (if it already has, ask them to pull the account back) as I wish to deal with your company directly, rather than an agency. I would like to avoid further debt. Could you please consider withholding interest on my account over the next 60 (90) days I'm awaiting employment (or other reason) and will notify you in 60 (90) days about any changes to my financial situation? I don't want to jeopardize my future relationship with (creditor's name), and this kind of problem has never happened before.

Thank you for your consideration of this proposal. Please let me know if this is at all acceptable for the short term. If it is, please sign this letter and send me a copy. I'm eager to resume regular payments.

Sincerely,

(Signature)

_____ Yes, I will accept the payments offered.

Authorized signature _____
for _____ (company's name).

Credit Warning Signs

Watch for these credit warning signs that could lead to serious financial trouble. Put a check mark in each box that describes you.

- I now pay in sixty or ninety days the bills I used to pay in thirty days.
- I'm paying bills with money that was supposed to be for other things.
- I keep using my savings to pay bills.
- I have less than four months' take-home pay in cash or savings for emergencies.
- I now borrow to buy items I used to pay cash for.
- My monthly bills (mortgage not included) are more than 20% of my take-home pay.
- I'm taking out new loans to pay off old ones.
- I almost always pay only the minimum due on my credit cards and charge accounts.
- I can't save for short or long-term goals (a vacation, a car, a home).
- I worry a lot about money and I'm not even sure how much I owe.

Each of the situations listed above is a warning sign that you've got money trouble. But even if your situation seems hopeless, there are some things you can do to get back your financial health and peace of mind

Getting Help

If you're drowning in debt, keep your chin up and see a credit counselling service. They don't loan money but they do act something like a referee between you and the people you owe. You'll be asked basic information on how much money you have coming in, your living expenses, a total list of those you're in debt to, plus the account number and amount of each debt, along with the complete address of everyone you owe.

Don't let embarrassment keep you from getting help. With the information you give, the counsellor will decide whether you just need budgeting and credit advice, or arrangements with the people you owe, or a specific repayment plan based on how much you can spare for regular payments.

Most credit counselling programs are free or paid for by voluntary donations. If you'd like more information, or an appointment for a confidential interview, call Credit Counselling Services at the Catholic Family Counselling Centre, 400 Queen Street South, Kitchener, at 519-743-6333.

In the Cambridge area Credit Counselling is available at the Family Counselling Centre of Cambridge and North Dumfries. Call 519-621-5090 or visit <http://fccnd.com>.

You can also find lots of practical financial information on the website of the Canadian Bankers Association (www.cba.ca) under the Resources section. Check the *Managing Money* booklet that offers advice on everything from budgets and banking services to credit and income calculations.

Personal Bankruptcy

If you qualify, bankruptcy is a set of legal steps that allows you to have most or all of your debts taken out of the way. It stops most lawsuits and wage garnishments (deductions ordered by the courts), and creditors will stop trying to collect what you owe.

Bankruptcy does not stop a secured creditor such as a bank, credit union or finance company from taking any assets you put up as collateral for a loan. Nor does bankruptcy excuse you from paying alimony or child support, most student loans, fines or penalties set by a Court, or any fraud-related debts or penalties.

You should also know that some unsecured creditors may try to force you into bankruptcy. If the creditor can prove you haven't

paid your bills as they came due, you could be forced by the Court to meet with a company that handles bankruptcy.

Before you can voluntarily file for bankruptcy, you must owe at least \$1,000 and be unable to make payments on your debts as they come due. It takes about nine months for bankruptcy to go through.

Going bankrupt will cost you money, but most companies that work with bankruptcies will give you a free meeting to discuss your situation, then set up a payment plan you can handle. The cost will depend on how complicated your situation is.

Before you even think about bankruptcy, look into credit counselling. You can also make a “consumer proposal” to those you owe, asking them to reduce the amount you owe or to give you more time to pay. Under such an arrangement, debts must be paid off in five years and give your creditors at least as much as they would get in a bankruptcy.

If you go bankrupt, some assets cannot be seized. They include certain pensions, basic household furnishings, some personal belongings such as clothing, and tools of a trade, like a mechanic’s tools.

Though bankruptcy relieves you of some of your debts, it also requires you to do specific things. You must give the Trustee (the company working on your case) a complete list of all your assets and all your debts – including money you owe friends and relatives. You must also hand in your credit cards, help the Trustee deal with your property, attend a meeting of your creditors to answer questions about your finances and tell the Trustee if you inherit any property.

Except in certain circumstances, you’re not allowed to borrow money without telling the lender you’ve gone bankrupt.

When you declare bankruptcy, you must prepare a budget outlining your income and expenses. The Trustee uses that budget – and government guidelines – to decide how much money, if any, you’ll have to pay your creditors.

Those creditors will be told by mail that you’ve gone bankrupt and information on your bankruptcy will be kept on file by credit agencies, the Court, and the Superintendent of Bankruptcy.

If someone has co-signed a loan with you, he or she will still be responsible for payment after you are bankrupt. Co-signers are not affected by bankruptcy.

Most people who go into bankruptcy for the first time are released from its conditions after nine months. In other cases, it's up to the Court to decide when you will be free from bankruptcy. Once released, you will either be free from any debts you racked up before your bankruptcy, or you may have to pay a set amount to your creditors for a certain time.

Obviously, bankruptcy will hurt your credit rating. Most credit bureaus keep records of bankruptcies for many years and that information will be easily available to any lender you talk to about a loan. Most lenders will consider you a poor risk for at least six years after your bankruptcy.

For more information, visit the website of the Office of the Superintendent of Bankruptcy Canada at <http://osb-bsf.ic.gc.ca>.

Check Your Credit Record

When you apply for a loan or credit cards, lenders can check to find out how much of a risk you are. Credit reporting agencies keep a record of your bill-paying history, and that's used by lenders to figure out your "credit rating" (whether they think it's safe to lend you money).

Those agencies don't keep personal information about your friends, habits or morals, just financial information. That information will only be given to stores and other lenders who consider you for credit or a loan of some kind.

You can go to the Credit Bureau and review your file to make sure it's accurate. If your credit history is tied together with a spouse or partner, it's important you ask to open a separate file just for you. You can establish your personal record by opening a chequing account in your own name and paying bills from it, applying for a credit card at a department store, or by taking out a small personal loan and paying it back quickly, to show you're a good credit risk.

Your credit rating will depend, not only on how promptly you pay your bills, but also on how much income you have, how long you've lived or worked in the same place, how much you owe, and whether what you already own is worth more than the credit or loan you want.

Paying your bills on time is the very best way to have a good credit rating, which is very important. If lenders think you're a bad risk, you might not be able to get a credit card, a mortgage or an emergency loan.

It's a good idea to check your credit rating once a year. To learn more about your credit history and rating, you can contact Equifax Canada or Trans Union of Canada, two national credit reporting agencies. You can get your report from Equifax for free by calling 1-800-465-7166 and requesting an application form, or – for a fee – your credit rating can be retrieved online at www.econsumer.equifax.ca/ca/main. To contact Trans Union Canada for similar service, call 1-866-525-0262 or visit the website at www.tuc.ca/TUCorp/home.asp.

When mailing credit record requests, be sure to include the following:

- A copy of two pieces of identification with the signature visible,
- Date of birth,
- Social Insurance Number,
- Address and any former addresses in the last five years,
- Phone number during the daytime.

Also remember to sign your request.

Practically Independent

(Managing Your Money Wisely)

Basics Training (Using Common Sense)

In the battle against poor spending, everyone needs some basics training!

- **Know the difference between needs and wants.** Focus on needs. When shopping, plan ahead what to buy, know the best places to shop, and get as much information as possible before you make your purchase.
- **Make a list of your needs and the specific things you must buy.** This will help you remember the basics, reduce unnecessary purchases, and stop you from having to go back to the store, which is expensive and creates more temptation to buy things you don't need.
- **Remember that every purchase costs you time and travel money.** Shop on your way to or from appointments, or while you're out visiting.
- **Shop only once a week, or less.** Get only what you need when you need it.
- **Comparison shop for quality and price.** Read ads and get to know the prices in local stores. Take advantage of off-season sales. Most stores reduce the price of clothing, appliances and furniture in January, July and August.
- **Check flyers and ads for the best deals only when you need to buy.** Otherwise, they can encourage unnecessary spending. Look for "door-crashers" or super-cheap specials you might need.
- **Don't go shopping as entertainment.** Find something else to do.
- **Shop with a friend who will help you stick to the essentials.** If your kids or friends are impulse buyers, shop alone.

Food For Thought (Planning Family Meals)

- **Plan your meals for a week.** It saves money and time.
- **Cook ahead and freeze food.** Convenience foods save time but cost more.
- **Buy in bulk or split the cost with others.** Get together with some friends, divide the cost of buying whole animals, and have a butcher carve them. Also share the cost of bulk purchases, such as flour, sugar and rice.
- **Keep an eye out for inexpensive recipes.** Look for those that use nutritious ingredients.
- **Share recipes and do group cooking with friends.** It saves time and money while giving you a social activity, too.
- **Bake from scratch.** Use recipes and avoid premixes unless they're cheaper. Cake or pancake mixes often have few extra ingredients but charge a big price for "convenience".
- **Splurge once in a while by eating out.** But don't make it a habit. It's expensive and the food is usually not as healthy as what you can make at home.
- **Pick your own fruits and vegetables in the summer.** Do your own canning. If you're not sure how, ask friends to help.
- **Get involved in a Community Garden.** This is a shared garden in which several people tend free plots together, to reduce food costs and have fun. Call the Community Garden Program offered through Region of Waterloo Public Health at 519-883-2004 or the Urban Agriculture program run by The Working Centre at 519-743-1151. The Community Cooking Program run by Region of Waterloo Public Health teaches how to make nutritious, low-cost meals and baby food. Call 519-883-2004.

Some Things To Digest (Grocery Shopping)

- **Don't go food shopping on an empty stomach.** You'll spend more if you do.
- **Stock up on packaged foods and essentials like toilet paper during sales.** Use single-ply toilet paper.
- **Avoid heavily-packaged snack foods.** They're usually expensive and they're bad for the environment because they create more garbage.

- **Buy no-name products.** Most generics are just as good but cheaper than brand names.
- **Buy cheaper grades of meat.** They're just as nutritious and you can marinate or slow cook to make them more tender. Buy meat by the cost per serving, not the cost per weight, which also includes the weight of fat and bone.
- **Look at all the choices when buying something.** The lower shelves often hold the money-saving generic brands.

Cheap Tricks (Food Savings Tips)

- **Think percentages.** If you save five cents on a one dollar item, you're saving five percent. Averaged over your grocery bill, that adds up!
- **Get to know prices.** On food and drink, compare price per milligram or millilitre. Larger sizes are usually cheaper, but only if you use up the product before it spoils.
- **Compare sizes and prices.** For example, medium eggs are a better buy than large only if the medium ones are cheaper by 12 percent or more.
- **Know how quantities work so you can compare prices.** For example, 35.2 ounces = 1000 ml = 1 litre = 4.5 cups.
- **Compare unit prices on items.** These are usually listed on store shelves. A large, 796 millilitre can of soup costs more than one 284 millilitres, but it's still cheaper if the big can is less than double the price, because you get twice as much soup.
- **Try making your own beer or wine if you drink.** It's about a quarter the cost, it tastes good, and it's fun to make.
- **Collect coupons.** Also save Canadian Tire money and empty beer or wine bottles. A few dollars here and there can go a long way.
- **Before buying a pet, consider the cost.** Don't forget food and vet bills.

Getting the Snack Knack (Healthy Choices)

A big part of each day's food comes from snacks, so make sure your snacks are nutritious, kept to two or three a day, and include a lot of variety to reduce fat and sugar while increasing vitamins and minerals.

- **Avoid sugary, sticky snacks that can hurt your teeth.** Brush after eating whenever possible, especially before bed.
- **Stay away from snacks that seem healthy but aren't.** These include snacks with too many calories, low nutrition, or harmful effects on teeth. They include fruit strips, granola bars, dried fruit and fruit-flavoured drinks.
- **Include good snacks.** Healthy choices include apple sauce, fruit, bread, buns, bagels, breadsticks, whole grain muffins, unsweetened cereal, cheese and cottage cheese, crackers, milk, peanut butter, popcorn, nuts and seeds, raw vegetables and yogurt.
- **Avoid baked goods and candies.** Bad choices include breath mints (even sugar-free ones), chips, cheesies, pretzels, candy bars, cookies, gum, honey, jams, marshmallows, regular or diet pop, popsicles, and sugar-coated cereal.

For lots of helpful information on nutrition for adults and children visit the website of Region of Waterloo Public Health at <http://chd.region.waterloo.on.ca> and look under Health Information.

Clothes Encounters (Buying Clothing)

- **Set up a clothing exchange with friends and relatives.** You can also swap baby sitting, or skills such as sewing.
- **Make your own clothing, if possible.** Keep aside the money you save. Don't forget to consider your time when figuring out how much you're saving by sewing instead of buying.
- **Plan your wardrobe.** Buy basic colours and styles that go together so you can use them in as many combinations and outfits as possible.
- **Wait for end-of-season specials.** Buy summer clothes at the end of summer, when they're cheapest, for next year. Buying during summer or after-Christmas sales can cut costs in half, if you buy well made items. One pair of quality shoes on sale may last longer than two cheaper pairs.

- **Look for seams, cuffs and hems that allow for growing room when buying clothes for kids.** Fabrics that combine natural fibres (wool, cotton) and synthetics (rayon, polyester) last longer and clean better.
- **Follow washing and drying instructions.** This makes your clothes last longer. Consider using a clothesline instead of a dryer because it's cheaper and better for the environment.
- **Shop at second-hand or thrift stores.** Sell them the clothing you no longer wear. Find out which churches and agencies give out free clothing or do clothing exchanges.

For a listing of thrift shops and suppliers of free clothing, check Clothing in the Sources and Resources section at the end of this book.

Furnishing the Essentials (Buying Furniture)

- **Start a furniture exchange with friends and relatives.** Pass along anything you no longer need (cribs, change tables) and keep a list of what everyone has, and what everyone's looking for.
- **Shop at thrift shops.** Check second-hand clothing stores and garage sales.
- **Learn some basic refinishing skills.** It's not hard and you can do miracles with old furniture.
- **Check with local places of worship.** Ask friends and relatives to see if their church, synagogue or mosque gives away furniture and household items, or make some calls.

For a listing of thrift shops and second-hand stores, check under Furniture in the Sources and Resources section at the end of this book.

Just For Fun (Recreation Activities)

Recreation is an important part of life, especially when you're dealing with stressful situations. There are lots of inexpensive ways you and your children can have some fun.

- **Visit the nearest park or conservation area.** Walk the region's nature trails. Take advantage of municipal pools, arenas and community centres. You can also contact municipal recreation departments to find out what's available in your area.
- **Go to the library for books and DVDs.** Check out local museums and art galleries.
- **Get your hands dirty in a Community Garden.** This will save you money, too.
- **Watch for free, seasonal community events.** Parades and festivals are great for the whole family.
- **Check to see if your area has a Neighbourhood Association.** They sponsor events and activities. If there isn't one near you, start one with some of your friends!

For help with children's social needs, call the Big Brothers Big Sisters Association at 519-624-7655 (Cambridge) or 519-579-5150 (Kitchener-Waterloo).

Many places of worship have youth groups that meet weekly, and some sponsor visits to summer camps for low-income families. Community centres often have subsidized programs for children and youth.

Options for adults include social activities organized by several support programs around the region (see the Sources and Resources section under Parenting Support). Social opportunities are also offered by many places of worship.

For more complete listings, see Sources and Resources under Recreation.

Driving a Bargain (Buying a Car)

- **Take turns driving with friends.** This will save gas for everyone while running errands or shopping.
- **Car pool.** This is especially good for trips from one city to another. Investigate all your options. You may find a cab less expensive than a bus when going from city to city, especially when traveling with children and other adults. But remember, most cabs don't have car seats.
- **Walk, bike or take a bus whenever you can to save gas.** If you don't have a car, ask a friend to drive and kick in some gas money. Agencies such as the Salvation Army may provide transportation in emergency situations.
- **Consider your options.** Even when you get a good deal on a car, you're not always driving a bargain. You can take a lot of buses, taxis and trains for the price of owning a car, especially if it's unreliable. An old car you don't pay much for can cost you a great deal in gas and repairs. Check whether you can save money with a newer vehicle that gets better mileage.

New Cars

Visit several dealerships when buying a new car. Test drive your choices.

- **Avoid options such as power windows and special paint.** They increase the price of a car without adding much to the resale value. Don't be pressured into a fancier model than you can afford.
- **Shop for a new car in the summer.** New models come out in the fall so you can often get a good deal on the ones that are older. Check around to see who will give you the lowest interest rate, the dealer or a bank, trust company or credit union.
- **Negotiate.** Prices on new cars are not firm and the profit a dealer expects to make varies. If you can't bargain, have a friend who's good at it do the deal for you, but make sure they know how much you can afford. Don't just jump at the first price you get.
- **Try to get at least a ten percent discount.** Your starting point in negotiations should be at least fifteen to twenty percent below the asking price.

Used Cars

There is no Goods and Services Tax (G.S.T.) on a private purchase. That will save you seven percent, right off the bat.

- **Read consumer magazines before buying a new or used car.** Find out which cars are most reliable, cheapest to repair, and likely to hold their value.
- **Check with mechanics, consumer associations, and friends who know a lot about cars.** Learn which models have the most problems. Buy or borrow a library copy of Lemon Aid, an annual consumer list of the year's best and worst cars.
- **Insist on a provincial safety certificate.** Buying a used car from another person will likely be cheaper than using a dealership but the certificate is important. Always take a test drive, preferably with a friend who knows cars.
- **Take the car to a garage you trust to get a checkup, before you sign anything.** The money you spend for one hour of a mechanic's labour could save you a bundle by making sure you don't get a lemon. Don't have repair work done without getting at least two opinions and estimates.

Insurance: The Best Policy (Insuring Your Car)

- **Don't let your car insurance expire.** It's a tempting way to save money but it's a huge risk and you may find it hard to get insurance after you go without coverage for very long. Either that, or a new policy may cost you three times more than what you're paying now. Instead, talk to your insurance agent about different, cheaper kinds of coverage that you can afford.
- **Shop for the best car insurance coverage at the lowest rates.** You can have an insurance broker do the search for you.

When considering a company:

- \$ Check to see if your policy gives you one "free" accident before you have to make higher payments.
- \$ If you have an accident-free record, find out if the company will give you a discount.
- \$ Lower your payments by taking a higher deductible than the minimum.

When It's a Big Deal (Making Major Purchases)

- **Bargain with retailers on big items.** Tell them you really like their product. Ask them if they'll take a lower price or include a second item that you would have to buy anyway.
- **Find out what needs repairs and check how much they will cost.** Things that need fixing may not be a bargain. You may not be able to afford the repairs.
- **Compare prices, especially with big items.** Find out what options are available on the product, what they do, and what warranties are included.
- **Avoid extended warranties.** If the product is dependable, you shouldn't need one. When electronic equipment breaks down, it's usually during the first year, so extended warranties aren't necessary.
- **Check energy efficiency ratings.** This will help you avoid hidden electrical or battery costs.

Model Behaviour (Buying Appliances and Electronics)

- **Buy the basic model when shopping for appliances and electronics.** Extra gadgets are fun at first but often unnecessary. They frequently break down and cost you even more money in the long run.
- **Don't buy the cheapest model if it's not going to last.** Durability is important, even if it costs more at first.
- **Watch out for false promises.** An example is, "We'll beat their price or you get the extra money back!" They often mean the retailer has a special arrangement with the manufacturer to sell a specific model of their product. If no one else is allowed to sell it, you won't find it in other stores – let alone for less – so the promise is empty.
- **Do your homework before shopping.** Get names, model numbers, options, warranty information and prices by phone before you drive around to look or buy.
- **Buy products made locally, in the province or in Canada.** It protects jobs and makes the economy stronger.

Read the Fine Print (Consumer Tips)

- **Never buy on impulse.** Don't give in to high-pressure tactics.
- **Ask all the questions you can think of.** It helps you see the difference between a good deal and a bad one, and shows the sales person you won't take just anything.
- **Check consumer magazines before buying.** They'll tell you which products are best when it comes to price and performance.
- **Think about getting a used product.** Also consider a "second" (one with a slight imperfection) or a rental, before buying new.
- **Know the difference between a real "Sale!" and an everyday sale.** Do this by keeping an eye on prices all year round.
- **Look out for hidden interest charges.** These are common in "no-money-down" deals. And don't spend more than you can afford, no matter how long the store gives you.
- **Always ask if you can bring back the product for a full refund.** A refund is better than just an exchange.
- **Remember the "cooling off" period.** If you buy something from your home or at a location that's not the seller's regular place of business, you can cancel your purchase within three working days. But this doesn't apply to sales made entirely by mail or telephone, or sales made during earlier negotiations at the seller's permanent place of business. There's no cooling off period for emergency home repairs.

Closing the Deal

- **Always get a receipt.** Never sign a blank cheque. Always put a line through any blank space when using cheques.
- **Take it back immediately for a refund or replacement if you're not satisfied.** Be calm, clear and polite and keep a record of everything done and said. If you still have problems, follow the chain of command: Sales Person, Manager, Owner, then Head Office.
- **Be prepared to negotiate.** Although the store may not give refunds, you might persuade the merchant to replace or repair your purchase.

For information on consumer rights and awareness, call the Consumer Information Centre at 1-800-268-1142.

When Temptation Calls (Telemarketing)

- **Include a note when sending in warranty cards, to say you don't want any unrequested mail.** Tell the company you don't want your personal information used by anyone other than their company.
- **Deal with junk mail.** Write "Refused" on the envelope, with the date, and put it back in the mail.
- **Never buy anything by phone.** Ask who's calling before you identify yourself. Don't give in to pushy telephone sales people. Hang up if the telemarketer won't take a polite "No" for an answer. If something sounds too good to be true, it is.
- **Call the Canadian Marketing Association.** Have your name removed from mailing lists or telemarketing lists by calling 1-416-391-2362 with instructions to put you on the "Do Not Mail" and "Do Not Call" services, or remove yourself online at www.the-cma.org using the Do Not Contact Service. To reduce commercial telephone calls, register with the National Do Not Call list by phoning, toll free, 1-866-580-3625, or visiting www.LNNTE-DNCL.gc.ca. A similar service to get yourself removed from additional telemarketing lists is I Opt Out at <http://ioptout.ca>.

Don't Get Into a Fix With Repairs (Tips For Dealing With Trades People)

- **Ask friends, neighbours and co-workers to recommend professionals.** When you need help from people such as carpenters, plumbers and electricians, find out who has given good service to the people you know then phone each professional, before you spend any money.
- **Ask for their hourly rate.** Also check the conditions attached to guarantees for labour and materials, and whether they give free estimates.
- **Get several estimates.** The lowest price isn't always the best, so get each estimate in writing with each part of the job broken down with a specific price.
- **Watch the repair person.** If it's a simple repair job, you can understand the problem and perhaps do the work yourself next time. Keeping an eye on the work also increases your chances it will be done well.

- **Buy a few good books or visit the library.** Many jobs around the house are easy to do.
- **Invest in a few basic tools.** Perhaps take a class on home repairs. But don't try to do anything you're not comfortable with. It can be dangerous – especially if electricity is involved – or much more expensive in the long run if you mess up something major.
- **Call a number of places to find out what it takes to get a home improvement loan.** Those are sometimes easier to get than a personal loan. Phone to find out how each lender decides who will get one. Gather as much information as possible before applying in person. Ask what papers you should bring with you for a personal interview.
- **Ask friends and relatives which financial advisors have worked well for them.** Then talk to a few face-to-face to see who really listens and understands your needs and values.

BarterWorks

Operating out of The Working Centre at 43 Queen Street South in Kitchener, BarterWorks is a local network of individuals, businesses and community groups who exchange goods and services, including accounting, construction, child care, legal services and graphic design. Members trade skills and talents, through barter (exchange) or a combination of barter and money. Call 519-749-9177 or visit www.theworkingcentre.org

A Hard Lesson About “Home” Work (Working-From-Home Scams)

- **Be very careful with “work-at-home” schemes.** These include things such as craft work or stuffing envelopes.
- **Find out exactly what work you would have to do.** Ask if you would be paid on salary or commission (based on how much you sell), who will pay you, and when.
- **Find out the total cost to you.** For example, ask how much you would have to pay for the materials you would be working with.
- **Check the company’s reputation.** Call the Better Business Bureau at 519-579-3080.

Breathing Easier (Smoking)

Invest in a quit-smoking program. Most smokers spend \$1,000 a year on cigarettes. Think what you could do with that money! For information on the links between tobacco and health or quit smoking programs, call Region of Waterloo Public Health at 519-883-2000 or visit <http://chd.region.waterloo.on.ca> and look under Health Information.

The region's Tobacco Information Line can answer your questions about quitting, children and tobacco, tobacco and pregnancy, protecting yourself from second-hand smoke, smoking in the workplace, and smoking laws. Call 519-883-2279.

Getting A Fix On Addictions (Drug and Alcohol Dependency)

Addiction to drugs or alcohol is dangerous to your health and a big drain on your finances. Help from professionals who won't judge you is available from a number of sources. At St. Mary's Counselling Service, counsellors will assist you in reviewing your lifestyle, identify changes you might want to make, and help you develop the necessary tools to make those changes. Consultations are also available for friends and family members of those with drug or alcohol issues. For an appointment, call 519-745-2585, ext. 32 or visit www.smgh.ca. Other sources of help can be found under Counselling in the Sources and Resources section at the end of this book.

Betting Your Future (Gambling)

Gambling isn't just going to the casino. It also includes bingo, lotteries, break-open tickets, sports betting and playing cards for money. When gambling becomes an addiction, it can destroy a person's finances, relationships, career and self-esteem. Women can become addicted just as easily as men.

You have a gambling problem if you:

- lose time from work because of gambling
- borrow to gamble, hide losses or gamble with bill-paying money
- argue with friends and relatives about gambling
- gamble to escape problems, or
- keep gambling to regain what you've lost.

- Young people can also have gambling problems. Signs to watch for include stealing money, selling personal belongings, unexplained money or new, expensive possessions, secrecy about where they're spending their time, or an unusual interest in sports scores.

For help with gambling problems, call Region of Waterloo Public Health at 519-883-2000 or visit <http://chd.region.waterloo.on.ca> and look under Health Information. You can also contact St. Mary's Counselling Service for help with problem gambling. Phone 519-745-2585, ext. 32 to book an appointment or visit www.smgh.ca. Or call the Ontario Problem Gambling Helpline (1-888-230-3505), a free, confidential, anonymous, 24-hour-a-day support service for those concerned about their own gambling, or someone else's.

Immigrant and Multicultural Assistance

Kitchener-Waterloo Multicultural Centre

This agency at 102 King Street West in Kitchener provides counselling and services in many languages to new Canadians. Those services include help with:

Community Outreach

... emergency food assistance, clothing for individuals and families, transportation to appointments and meetings, and recreation assistance.

Employment

... resume writing, job search workshops, referrals, employment interview skills, liaison with employers and worker adjustment assistance.

Language

... translation and interpreter services, courses for interpreters, English As A Second Language tutors.

Housing

... housing search assistance, information and referral and advocacy.

Technology Access

... free computer and Internet access.

Cultural Considerations

...counselling for victims of violence, cultural sensitivity training and multicultural awareness.

Contact the Centre at 519-745-2531 (or 519-745-2593 to reach interpreters). The website is www.kwmc.on.ca.

El Shaddai Outreach Ministries (The Blessing Centre)

This thrift store at Victorious Church, 659 King Street East in Kitchener, provides used clothing, furniture and household goods to those in need. Other services include job search assistance to new Canadians and those on social assistance, peer counselling and

employment referrals. Contact El Shaddai Outreach Ministries at 519-571-1604 (store) or 519-741-1141 (office). Service is available in English, French, Dutch, Hungarian and Spanish.

Project NOW: Newcomers Online Waterloo

This website helps newcomers settle in Waterloo Region by working with local agencies to provide information and support. The website provides helpful information on a wide variety of topics, including housing, health, education, the legal system and employment. Check it out at www.newcomerswaterloo.ca.

CLEO (Community Legal Education in Ontario)

This website provides written and audio materials on six legal topics in Arabic, Mandarin, Somali, Spanish, Tamil and Urdu. Some topics covered include: Children's Aid information, criminal charges, immigrant status and your rights as a worker. Visit www.cleo.on.ca for more information.

Kitchener-Waterloo YMCA and Cambridge YMCA

This organization, at 800 King Street West in Kitchener and 250 Hespeler Road in Cambridge, provides newcomers to Canada with many cultural and immigrant services, including:

- **Host Program**, a friendship program that matches newcomers with Canadian volunteers. It also links newcomers with internationally-trained professionals in the same field of work who can help them break into the Canadian job market.
- **Immigrant Settlement and Adaptation Program (ISAP)**, which provides settlement help in various languages to immigrants and refugees upon their arrival and during their first few years in Canada.
- **Language Assessment Centre**, which helps newcomers with English language and other training programs.
- **Settlement and Educational Partnerships in Waterloo Region (SEPWR)**, a program that helps students and their families adjust to Canadian society and Ontario schools.
- **Newcomer Youth Program**, which helps youth make a smooth transition into a new culture and helps address unique challenges faced by young newcomers.
- **Newcomer Employment Centre** which helps newcomers look for work.

Contact the Kitchener-Waterloo YMCA at 519-579-9622 or visit www.kwymca.org. Call the Cambridge YMCA at 519-623-9622 or visit www.ymcacambridge.com.

Catholic Family Counselling Centre

This non-denominational agency provides first language counselling in Spanish, Serbo-Croatian, Russian and Slovenian. It also offers Afghan Support Groups for men, women and children. Interpreter Services may also be arranged for individual, couple and family counselling. In addition, CFCC provides Credit Counselling Services for new Canadians struggling with financial concerns. Call 519-743-6333 or visit www.cfcc.ca.

Family Violence Project of Waterloo Region

The Family Violence Project of Waterloo Region is a partnership of agencies that provides services to victims of domestic violence from a single location. Services include help from police trained to deal with family violence, personal counselling for adults and children, assistance with developing safety plans, shelters, crisis/medical support for sexual assault, financial counselling, children's services, support groups, outreach services to the community, legal services, specialized elder abuse services, rural outreach services and specialized programs – all under one roof. When victims come to the Family Violence Project they're offered choices that fit their individual circumstances. Interpreter services are available. Call 519-743-6333 or visit www.fvpwaterloo.ca.

Kitchener Waterloo Counselling Services

This agency offers various services to help victims of physical, sexual and emotional abuse. Translators and interpreters are available. Specialized services include family violence and sexual abuse treatment programs, parenting in two cultures, parenting groups for separating or divorced parents, assistance for children who witness abuse (Bouncing Back), stress management, and emotional management for children and youth. Call 519-884-0000 or visit www.kwcounselling.com. Fees are geared to income with subsidy available for low income families.

Kitchener Waterloo English School

New Canadians wanting to learn English through day and night classes can get help from the Cambridge and Kitchener Waterloo English School. With help from the provincial government and the Waterloo Region District School Board, these schools also offer Eng-

lish As A Second Language classes at all levels, an introduction to computers, and help in getting ready for Canadian citizenship. Phone 519-740-8797 (Cambridge) or 519-886-3300 (Kitchener-Waterloo) or visit <http://ace.wrdsb.on.ca/esl.html>.

Waterloo Region Immigrant Employment Network

Since the unemployment rate for immigrants is almost three times higher than that for Canadian-born job seekers, this program by the Greater Kitchener Waterloo Chamber of Commerce brings together immigrants, employers, educators, government agencies and community organizations. WRIEN helps skilled and professional immigrants become job ready and find work that matches their education and training. The organization also works to promote the fair recognition of foreign education and professional credentials. Call 519-749-6034 or visit www.wrien.com.

The Working Centre (Employment Support)

Newcomers looking for work can find help at The Working Centre with English language assistance, education choices, job connections, and employment search skills. There are also information sessions on resume preparation, job interviews, workplace laws, labour market data and networking. Phone 519-743-1151 or visit www.theworkingcentre.org/jsrc/new_canadians.

Kitchener Downtown Community Health Centre

Newcomers who don't have a family doctor receive medical care and information at the Health Centre located at 59 Frederick Street. Some translation services are available. Call 519-745-4404 or go to www.kdchc.org.

Focus For Ethnic Women, Waterloo Region Inc.

This organization helps foreign-born women find their abilities, prepare for a job, learn life skills, get computer training and lead a healthy life. Translators may be available. Phone 519-746-3411 or check www.few.on.ca.

Muslim Social Services of KW

This volunteer organization does humanitarian work and provides social services to the Muslim and non-Muslim communities in Waterloo Region. Services include help with computer literacy, referrals to social agencies, refugee settlement, and English as a Second Language classes. Call 519-721-1619 or visit www.muslimsocialservices.googlepages.com.

Sources and Resources

This section will give you valuable contact information related to the topics in this book.

Please note, this is not intended to be a complete listing, just a starting point to direct you to further resources.

Abuse

Assaulted Women's Helpline, 1-866-863-0511 or www.awhl.org

Crisis Line for Anselma House (Kitchener) 519-742-58947 or
www.wcswr.org

Crisis Line for Haven House (Cambridge) 519-653-2422 or
www.wcswr.org

Mary's Place (YWCA), 519-744-0120 or www.ywcakw.on.ca

Family Violence Project of Waterloo Region, 519-743-6333 or www.fvpwaterloo.ca

Waterloo Regional Police Service – Domestic Violence Investigative
Branch, 519-579-9668

Waterloo Region Sexual Assault/Domestic Violence Treatment Centre,
519-749-6994

Catholic Family Counselling Centre, 519-743-6333 or www.cfcc.ca

KW Counselling Services, 519-884-0000 or www.kwcounselling.com

Addictions

Addiction Research Foundation (info and referrals), 1-888-857-2876
KW Counselling Services, 519-884-0000 or www.kwcounselling.com
St. Mary's General Hospital Counselling Service (drug, alcohol and gambling addiction), 519-745-2585 or www.smgh.ca.
Region of Waterloo Public Health, 519-883-2000 or www.chd.region.waterloo.on.ca under Health Info
Ontario Problem Gambling Helpline, 1-888-230-3505
Smoking Help, Region of Waterloo Public Health, 519-883-2000 or <http://chd.region.waterloo.on.ca>
Tobacco Information Line, 519-883-2279

Aids

Anonymous HIV Clinic, 519-621-6110 (Cambridge) or 519-883-2251 (Kitchener-Waterloo)
AIDS Committee of Cambridge, K-W and Area (ACCKWA), 519-570-3687, or www.acckwa.com

Bartering

BarterWorks, 519-749-9177 or www.theworkingcentre.org

Breast Feeding

La Leche League, 519-579-3800 (Community Information Centre)
KW Health Centre, Breastfeeding Services, 519-749-4355

Child Care

Children's Services, 519-883-2200 or www.region.waterloo.on.ca under Children
Child Care Connect, 519-741-1811 or www.cccnds.on.ca

Children's Aid Societies

Family and Children's Services of the Waterloo Region, 519-623-6970 (Cambridge) or 519-576-0540 (Kitchener-Waterloo) or www.facswaterloo.org

Clothing

Free Clothing

The Blessing Centre, 659 King Street East, Kitchener, 519-571-1604, Wed., Thurs. Fri.: 10:00 – 2:30
Children's Needs Distribution Centre, Highland Baptist Church, 135 Highland Rd. West, Kitchener, 519-745-9461
Community Outreach Information Line, 519-883-2290

Victoria Hills Community Centre, 10 Chopin Dr., Kitchener, 519-585-2353,
Wednesdays 1:00 - 4:00

Women

Bibles for Missions, Highland Rd., Kitchener, 519-578-3860

The Blessing Centre, 659 King Street East, Kitchener, 519-571-1604

Goodwill Retail Store, 1348 Weber St. East, Kitchener, 519-894-0628

May Court Nearly New Shop, 714 Belmont West, Kitchener, 519-745-4412

M.C. C. Thrift Shop, 335 Lancaster West, Kitchener, 519-743-5021

My Secret Garden, 7 Cedar St. East, St. Jacobs, 519-664-1861

New Hamburg Thrift Shop, 65 Heritage Cr., New Hamburg, 519-662-3737

Hung Over, 4 King St., Waterloo, 519-886-9295

Out of the Past, 185 King Street East, Kitchener, 519-742-5078

Rockway Thrift Shop, 137 King Street East, Kitchener, 519-578-8640

Salvation Army Thrift Store, 1436 Victoria North, Kitchener, 519-578-4800

Salvation Army Thrift Store, 563 Highland Rd., Kitchener, 519-584-0818

Salvation Army Thrift Store, 425 Hespeler Rd., Cambridge, 519-624 2006

2nd Time Around, 680 King St. West, Kitchener, 519-579-8970

Sheryl's Walk In Closet, 57 Arthur St. South, Elmira, 519-653-7876

Talize, 1144 Courtland Ave. East, #10, Kitchener, 519-744-4300

Tisha's Ultimate Designer, 640 King St. East, Cambridge, 519-653-8474

Twice Is Nice Clothing, 33 Erb St. West, Waterloo, 519-747-1199

Value Village Stores Ltd., 120 Ottawa St. North, Kitchener, 519-576-4403

Value Village Stores Ltd., 480 Hespeler Rd., Cambridge, 519-624-1812

Waterloo Generations, 50 Bridgeport Rd. East, Waterloo, 519-886-6226

Worth a Second Look, 97 Victoria St., Kitchener, 519-569-7566

Children and Maternity

Almost New For Children, 525 Hespeler Rd., Cambridge, 519-622-7733

Angel Worn, 355 Erb St. West, Waterloo, 519-746-9676

The Children's Market Place, Toll Gate Plaza, Waterloo, 519-880-9104

Hand Me Downs, 324 Highland Rd, Kitchener, 519-742-5437

Little Star Children's Shoppe, 500 Fairway Rd. South, Kitchener,
519-894-2255

Smarty Pants, 455 King St. East, Cambridge, 519-653-7876

Computer Access

Cambridge Self-Help Food Bank, 519-622-6550

Kitchener Public Library, 519-743-0270

Waterloo Public Library, 519-886-1310

The Working Centre, 519-743-1151

Consumer Protection

Better Business Bureau of Mid-Western Ontario, 519-579-3080 or
www.kitchener.bbb.org

Counselling Services

Catholic Family Counselling Centre, 519-743-6333 or www.cfcc.ca

KW Counselling Services, 519-884-0000 or www.kwcounselling.com

Family Counselling Centre of Cambridge and North Dumfries,
519-621-5090, or <http://fccnd.com>

Shalom Counselling Services, 519-886-9690 or
www.shalomcounselling.org

Lutherwood Family Counselling Services, 519-662-1670 or
www.lutherwood.ca

Interfaith Community Counselling Centre, 519-662-3092 or
www.interfaith.golden.net

Woolwich Counselling Services, 519-669-8651 or
<http://communitylink.cioc.ca>

Dental Care

Waterloo Region Public Health Dental, 519-883-2228 (Kitchener-Waterloo)
or 519-740-5781 ext. 7024 (Cambridge) or
www.chd.region.waterloo.on.ca under Clinics.

Disabilities Support

Ontario Disability Support Program, through Ontario Works, 519-883-
2100 or www.mcass.gov.on.ca

Active Living Resource Centre for Ontarians with a Disability, 519-568-
7083 or www.getactivenow.ca

K-W Access-Ability, 519-885-6640 or www.kwa.on.ca

Drugs and Alcohol

see Addictions and Counselling Services.

Education

Literacy

Literacy Group of Waterloo Region, 519-621-7993 (Cambridge) or
519-743-6090 (Kitchener-Waterloo) or www.theliteracygroup.com.

Literacy Network Waterloo-Wellington, 519-570-3054 or
www.projectread.ca

Waterloo Catholic District School Board, 519-620-9658 or
www.stlouis.wcdsb.ca

Waterloo Region District School Board, 519-740-3800(Cambridge) or
519-885-4356 (Kitchener-Waterloo) or www.wrdsb.on.ca

Conestoga College, 519-623-4890 (Cambridge) or 519-885-0300
(Kitchener-Waterloo) or www.conestogac.on.ca

Wilfrid Laurier Students For Learning, 519-884-0710, ext. 2727 or
www.wlusu.com

Community Colleges and Universities

Conestoga College: 519-623-4890 (Cambridge Campus), 519-748-5220
(Kitchener Campus), 519-885-0300 (Waterloo Campus) or www.conestogac.on.ca

Wilfrid Laurier University, 519-884-1970 or www.wlu.ca

University of Waterloo, 519-888-4567 or www.uwaterloo.ca

Ministry of Colleges and Universities, 1-800-387-5514 or
www.edu.gov.on.ca

Ontario Student Assistance Program, www.osap.gov.on.ca

Miscellaneous

Independent Learning Centre, 1-800-387-5512 or www.ilc.org

Emergencies

Phone 911 for Ambulance, Fire, Police

Poison Information Centre 1-800-268-9017

Employment

Ontario Works, 519-883-2100 or www.mcscs.gov.on.ca

Employment Insurance, 1-800-206-7218 or www.servicecanada.gc.ca
under Employment

Kitchener Waterloo Multicultural Centre, 519-745-2531 or
www.kwmc.on.ca

Waterloo Region Immigrant Employment Network, 519-749-6034 or
www.wrien.com

The New Canadian Program (Employment Links), 519-883-0216 or
www.newcanadians.org

Newcomer Employment Centre, 519-579-9622 or www.kwymca.org
(Kitchener-Waterloo) or 519-623-9622 or www.ymcacambridge.com
(Cambridge)

Financial Information

Catholic Family Counselling Centre, Credit Counselling Services,
519-743-6333 or www.cfcc.ca

Family Counselling Centre of Cambridge and North Dumfries,
519-621-5090 or <http://fccnd.com>

Canadian Bankers Association, www.cba.ca

Equifax Canada, 1-800-465-7166 or www.econsumer.equifax.ca

Trans Union of Canada, 1-866-525-0262 or www.tuc.ca

Food/Food Banks

Community Outreach Program (provides links for emergency food),
519-883-2290

Food Bank of Waterloo Region (referrals only, doesn't provide food
directly), 519-743-5576

Cambridge Self-Help Food Bank, 519-622-6550 or
www.cambridgefoodbank.on.ca

Gambling Problems

St. Mary's General Hospital Counselling Service, 519-745-2585, ext. 32, or
www.smgh.ca

Region of Waterloo Public Health, 519-883-2000 or
www.chd.region.waterloo.on.ca under Health Info

Ontario Problem Gambling Helpline, 1-888-230-3505

Health

Cambridge Chamber of Commerce (finding a doctor), 519-622-2221 ext.
2233 or www.cambridgechamber.com

Greater KW Chamber of Commerce (finding a doctor) 519-576-5000
www.greaterkwchamber.com Orphan Patient Registry Line (finding a
doctor) 519-749-6059

Region of Waterloo Public Health, 519-883-2000 (Kitchener-Waterloo) or
519-621-6110 (Cambridge) or
www.chd.region.waterloo.on.ca

Public Health Resource Centre, 519-883-2256 www.region.waterloo.on.ca
under Resources

Kitchener Downtown Community Health Centre, 519-745-4404 or
www.kdchc.org

Woolwich Community Health Centre, 519-664-3794 or www.wchc.on.ca

Hospitals

Cambridge Memorial Hospital, 519-621-2330 or www.cmh.org

Grand River Hospital, 519-742-3611 or www.grandriverhospital.on.ca

St. Mary's General Hospital, 519-744-3311 or www.smgh.ca

Housing

Emergency Housing

Family Violence Project of Waterloo Region, 519-743-6333 or
www.fvpwaterloo.ca

Crisis Line for Anselma House (Kitchener), 519-742-5894 or
www.wcswr.org

Crisis Line for Haven House (Cambridge), 519-653-2422 or
www.wcswr.org

Mary's Place (YWCA), 519-744-0120 or www.ywcakw.on.ca

Cambridge Shelter, 1-877-624-9305 or 519- 624-9305, or e-mail
anne@cambridgesheltercorp.ca

Aboriginal Shelter, Anishnabeg Outreach, 519-742-0300

Emergency Accommodations, apply through Ontario Works,
519-883-2100

Waterloo Region Housing, 519-575-4833

Temporary Housing

Working Centre Housing, 519-743-1151 or e-mail
housingdesk@theworkingcentre.org

Lutherwood Housing Services, 519-743-2460 or www.lutherwood.ca

YWCA, 519-576-8856 or www.ywcakw.on.ca

Housing Action Centre (Rent Bank), 519-623-9380 (Cambridge) or
519-743-2460 (Kitchener-Waterloo)

Permanent Supportive Housing

YWCA, 519-575-4833 or www.ywcakw.on.ca

Special Needs Housing

Waterloo Regional Homes For Mental Health, 519-742-3191 or
www.waterlooregionalhomes.com

Benton Street (YWCA and Waterloo Regional Homes For Mental Health),
519-575-4833

Miscellaneous

The Rent Bank and Eviction Prevention Program, 519-743-2460, ext. 406

Centre For Equality Rights in Accommodation, 1-800-263-1139, ext. 22 or
e-mail intake@equalityrights.org

Waterloo Region Community Legal Services, 519-743-0254 or www.wrcls.ca

Landlord and Tenant Board, 1-888-332-3234 or www.ltb.gov.on.ca

Human Rights

Ontario Human Rights Commission, 1-800-387-9080 or www.ohrc.on.ca

Income

Ontario Works, 519-883-2100 or www.mcsc.gov.on.ca

Ontario Disability Support Program, through Ontario Works,
519-883-2100 or www.mcsc.gov.on.ca

Ontario Child Benefit, 1-866-821-7770, or
www.gov.on.ca/children/english/programs/ocb/index.html

Employment Insurance, Service Canada, 1-800-206-7218 or
www.servicecanada.gc.ca/en/home.html

Child Support, Family Responsibility Office, 1-800-267-4330 or
www.attorneygeneral.jus.gov.on.ca

Information Centres

Community Information Centre of Waterloo Region, 519-579-3800 or
www.waterlooregion.org

Social Planning Council of Cambridge and North Dumfries, 519-623-1713
or www.socialplanningcouncil-cnd.org

Social Planning Council of Waterloo Region, 519-579-3800 or
spckw@waterlooregion.org

Kid's Support

Kids Help Line (for kids, 24 hours a day) 1-800-668-6868 or
www.kidshelpphone.ca

Legal Help

Assaulted Women's Helpline, 1-866-863-0511 or www.awhl.org

Crown Attorney's Office, 519-741-3222

Legal Aid, 519-743-4306 or www.legalaid.on.ca

Lawyer Referral Service 1-800-268-8326

Criminal Injuries Compensation Board, 1-800-372-7463 or
www.cicb.gov.on.ca

Family Responsibility Office Info. Line, 1-800-267-7263 or
www.mcsc.gov.on.ca

Law Society's Complaints Dept, 1-800-268-7568) or www.lsuc.on.ca

Superior Court of Justice Assessment Office, 416-869-1047 (problems with
your legal bill)

Canadian Bar Association (legal bill complaints), 416-869-1047 or
www.cba.org

Landlord and Tenant Board, 1-888-332-3234 or www.ltb.gov.on.ca

Free legal info, legalline.ca or automated phone service, 1-416-929-8400
(long distance charge applies)

Waterloo Region Community Legal Services, 519-743-0254 or
www.wrcls.ca

Medical

Orphan Patient Registry (finding a doctor), 519-749-6059

Region of Waterloo Public Health, in Waterloo (519-883-2000) and
Cambridge (519-621-6110) or www.chd.region.waterloo.on.ca

Public Health Resource Centre, 519-883-2256 or
www.chd.region.waterloo.on.ca

Dental Clinics, 519-740-5781 (Cambridge) or 519-883-2228 (Kitchener and
Waterloo) or www.chd.region.waterloo.on.ca

Kitchener Downtown Community Health Centre, 519-745-4404 or
www.kdchc.org

Mennonite Support

St. Jacobs Family Support Centre, 519-664-2370

Mental Health

Canadian Mental Health Association, Grand River Branch, 519-766-4450
or <http://cmhagrb.on.ca>

Distress Centre Help Line, 519-745-1166

K-W Hospital Crisis Clinic, 519-742-3611, ext. 2353

Tele-Care, 519-658-6805

Multicultural Assistance

Kitchener-Waterloo Multicultural Centre, 519-745-2531 or
www.kwmc.on.ca

El Shaddai Outreach Ministries (The Blessing Centre), 519-571-1604

Project NOW: Newcomers Online Waterloo,
www.newcomerswaterloo.ca

CLEO (Community Legal Education Ontario) www.cleo.on.ca

Kitchener-Waterloo YMCA, 519-579-9622 or www.kwymca.org

Cambridge YMCA, 519-623-9622 or www.ymcacambridge.com

Catholic Family Counselling Centre, 519-743-6333 or www.cfcc.ca

Kitchener Waterloo Counselling Services, 519-884-0000 or
www.kwcounselling.com

Family Violence Project of Waterloo Region, 519-743-6333 or
www.fvpwaterloo.ca

Kitchener Waterloo English School, 519-740-8797 (Cambridge) or
519-886-3300 (Kitchener Waterloo) or <http://ace.wrdsb.on.ca/esl.html>

Waterloo Region Immigrant Employment Network, 519-749-6034 or
www.wrien.com

The New Canadian Program, 519-883-0216 or www.newcanadians.org

The Working Centre, 519-743-1151 or
www.theworkingcentre.org/jsrc/new_canadians

Kitchener Downtown Community Health Centre, 519-745-4404 or
www.kdchc.org

Focus For Ethnic Women, Waterloo Region, 519-746-3411 or
www.few.on.ca

Muslim Social Services, 519-721-1619 or
www.muslimsocialservices.googlepages.com

Native Resources

Anishnabeg Outreach, 519-742-0300

Parenting Support

Family and Children's Services of Waterloo Region, 519-623-6970
(Cambridge) or 519-567-0540 (Kitchener) or www.facswaterloo.org

Big Brothers Big Sisters of Cambridge, 519-624-7655 or
www.bbbsofcambridge.org

Big Brothers Big Sisters of Kitchener-Waterloo, 519-579-5150 or
www.bbbskw.org

Wilmot Family Resource Centre, 519-622-1832

Woolwich Community Services, 519-669-3150

Catholic Family Counselling Centre, 519-743-6333 or www.cfcc.ca

Kitchener Waterloo Counselling Services, 519-884-0000 or visit
www.kwcounselling.com

Police

Waterloo Regional Police Service, 519-570-3000 or www.wrps.on.ca

Victims Services of Waterloo Region, 519-585-2363 or www.vswr.ca

Pregnancy Support

Birthright, 519-621-8370 (Cambridge) or 519-579-3990
(Kitchener-Waterloo) or www.birthright.org

K-W Pregnancy Resource Centre, 519-886-4001 or
www.pregnancycentre.ca

Quit Smoking Programs

Tobacco Information Line, 519-883-2279

Region of Waterloo Public Health, 519-883-2000 or
<http://chd.region.waterloo.on.ca> under Health Info

St. Mary's General Hospital Counselling Service, 519-745-2585, ext. 32, or
www.smgh.ca

Recreation

Cambridge Community Services Department, 519-740-4681 or
www.city.cambridge.on.ca

Kitchener Sports and Recreation, 519-741-2286 or www.kitchener.ca

Waterloo Department of Recreation and Leisure Services, 519-747-8733 or
www.city.waterloo.on.ca

North Dumfries Recreation Services, 519-632-7442

Woolwich Recreation and Facilities Services, 519-669-1647

Wilmot Parks and Recreation Department, 519-634-8444

Wellesley Recreation Department, 519-699-9369

YM-YWCA Cambridge, 519-650-0800 or www.ywcacambridge.ca

YM-YWCA Kitchener, 519-576-8856 or www.ywcakw.on.ca

Sexual Assault Centres

K-W Sexual Assault Support Centre Crisis Line, 519-741-8633 or
www.kwsasc.org

Waterloo Region Sexual Assault/Domestic Violence Treatment Centre,
519-749-6994 or www.keepingSAFE.ca

Catholic Family Counselling Centre, 519-743-6333 or www.cfcc.ca

Kitchener-Waterloo Counselling Services, 519-884-0000 or
www.kwcounselling.com

Sexuality

Region of Waterloo Public Health, 519-883-2000 (Kitchener-Waterloo) or
519-621-6110 (Cambridge) or www.chd.region.waterloo.on.ca

Public Health Resource Centre, 519-883-2256 or
www.region.waterloo.on.ca under Resources

Kitchener-Waterloo Counselling Services, 519-884-0000 or
www.kwcounselling.com

Planned Parenthood Waterloo Region, 519-743-9360 or www.ppwr.on.ca

Woolwich Community Health Centre, 519-664-3794

PFLAG (Parents, Families and Friends of Lesbians, Gays, Bisexuals and
Transgenders), 519-742-0700 or www.pflagcanada.ca

GLOW (Gays and Lesbians of Waterloo), 519-888-4569 or
www.glow.uwaterloo.ca

Sexual Health Program, 519-740-5781 (Cambridge) or 519-883-2267
(Waterloo)

Smoking

Smoking Help, Region of Waterloo Public Health, 519-883-2000 or <http://chd.region.waterloo.on.ca>

Tobacco Information Line, 519-883-2279

St. Mary's General Hospital Counselling Service, 519-745-2585, ext. 32, or www.smgh.ca

Social Assistance

Ontario Works, 519-883-2100 or www.mcsc.gov.on.ca

Ontario Disability Support Program, through Ontario Works, 519-883-2100 or www.mcsc.gov.on.ca

Ontario Child Benefit, 1-866-821-7770, or www.gov.on.ca/children/english/programs/ocb/index.html

Employment Insurance, Service Canada, 1-800-206-7218 or www.servicecanada.gc.ca/en/home.html

Stress

Region of Waterloo Public Health, 519-883-2000 (Kitchener-Waterloo) or 519-621-6110 (Cambridge) or

www.chd.region.waterloo.on.ca

Public Health Resource Centre, 519-883-2256 www.region.waterloo.on.ca under Resources

Canadian Mental Health Association, Grand River Branch, 519-766-4450 or <http://cmhagrb.on.ca>

Distress Centre Help Line, 519-745-1166

K-W Hospital Crisis Clinic, 519-742-3611, ext. 2353

Tele-Care, 519-658-6805

Telemarketing

Canadian Marketing Association, 416-391-2362 (Do Not Call service) or www.the-cma.org

I Opt Out, <http://ioptout.ca>

Transportation

Grand River Transit, 519-585-7555 or www.grt.ca

VIA Rail Information, 1-888 842-7245 or www.viarail.ca

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But, most of all, we're very grateful to the many survivors of financial abuse who freely shared with us their time, experience and advice in a determined effort to help other women. This booklet is dedicated to them, in recognition of their courage, compassion and commitment.

Rick Gamble
Researcher/Writer
Fall 2008

Money

and Making It On Your Own

a guide to financial independence

This book is about dignity, independence and a fresh start for women ready to leave an abusive situation.

Inside, you'll find important information and contacts to help you make it on your own financially.

Topics include:

- Where to go to safely escape woman abuse.
- How to find affordable housing, child care and legal aid.
- Who to contact for social assistance and help finding a job.
- What to do to cut expenses, stick to a budget and develop a healthy lifestyle.

You can start over and start strong! This guide will help.

Free transportation is available 24-hours-a-day from anywhere in the Waterloo Region for women and children needing the safety of a shelter.

In Cambridge call 519-653-2422

In Kitchener-Waterloo call 519-742-5894

Visit the Women's Crisis Services website at www.wcswr.org

Caution: Hide all phone calls and online visits by using public phones and computers.

