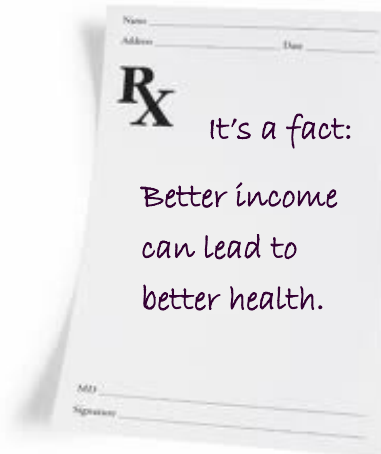


Get your piece of the money pie!



Adapted from a tool developed by
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Faculty of Medicine |  UNIVERSITY OF MANITOBA



THE MANITOBA
COLLEGE OF
FAMILY PHYSICIANS



LE COLLÈGE DES
MÉDECINS DE FAMILLE
DU MANITOBA

A CHAPTER OF THE COLLEGE OF FAMILY PHYSICIANS OF CANADA
UNE SECTION DU COLLÈGE DES MÉDECINS DE FAMILLE DU CANADA

DID YOU FILE YOUR TAXES?

Even if you make no money, you should file a tax return each year. If you do not do your taxes you CANNOT get government benefits such as:

Federal Income Tax Credits:

GST Credit

This is a tax-free quarterly payment that helps individuals/families with low or modest incomes to offset all or part of the GST or HST they pay.

Working Income Tax Benefit

This is a refundable tax credit for working people with low incomes.

Provincial (MB) Income Tax Credits:

Personal Tax Credit—a credit for low income Manitobans and their dependents.

Education Property Tax Credit—for those who pay rent or property taxes in Manitoba. Seniors may qualify for additional amounts.

Primary Caregiver Tax Credit—for people who provide care and support to family members, friends or neighbours who need help in their home.

Tuition Fee Income Tax Rebate—for graduates of post-secondary programs who live and pay taxes in Manitoba.

Child Tax Benefits (CTB):

These are monthly payments to help support your children. You may have applied for child benefits when you asked for your child's birth certificate. If you haven't applied, you can do this by completing the form **RC66-Canada Child Benefits Application** and sending it to Canada Revenue. You can get a copy of the form by calling 1-800-387-1193 or online at www.cra-arc.gc.ca/bnfts/menu-eng.html.

*Let Canada Revenue know if your marital status changes by sending in form **RC65-Marital Status Change**. This will make sure your CTB and GST benefits are correctly calculated based on your new situation. Get a copy of this form on line at www.cra-arc.gc.ca or by calling 1-800-959-8281.

Get help with your taxes:

Community Volunteer Income Tax Program (CVITP). Eligible low income individuals with simple tax situations can have their taxes done for FREE from mid-February to the end of April. Services are subject to availability of volunteers. Browse www.cra-arc.gc.ca/tx/ndvdl/vlntr/clncls/mb-eng.html, call the CRA general inquiries line at 1-800-959-8281, or during the tax season, from February to April, call the CVITP program at 204-989-1912 to find a volunteer tax clinic near you.

Useful Websites & Phone Numbers

Service Canada www.servicecanada.gc.ca Catch-all site for federal programs, including newcomers, seniors (OAS, GIS), First Nations, veterans, employment (ex: SIN), EI, GST credit, Child Tax Benefit. Organized by population group, life events and subject. Call 1-800-O-CANADA (1-800-622-6232).

Canada Benefits www.canadabenefits.gc.ca Provides a full listing of income and other supports, organized by personal status (ex: 'parent', 'Aboriginal') or life situation (ex: 'unemployment', 'health resources'), and province with links to the relevant program websites, and to applicable forms. (A good website for health providers to explore).

Manitoba Resources www.gov.mb.ca/residents Provides details on programs and services organized by personal situation (ex: 'caregiver', 'consumer') or service need (ex: 'get a health card').

Manitoba Tax Assistance Office www.gov.mb.ca/finance/tao Informs and assists residents on the Manitoba income tax and tax credit programs. In Winnipeg call 204-948-2115, outside Winnipeg call 1-800-782-0771.

Manitoba Employment and Income Assistance Program (EIA) www.gov.mb.ca/tce/eia/index.html Overview of EIA programs—coverage, eligibility requirements, and the application process. Includes downloadable brochures and applications. Call 204-948-4000 in Winnipeg or 1-877-812-0014 from outside Winnipeg.

Employment Manitoba www.manitoba.ca/employment Provides services that help individuals prepare for, find and keep employment. For more information about these services please contact your local Manitoba Jobs and Skills Development Centre. To find the Centre nearest you, visit Employment Manitoba online or in Winnipeg call 204-945-0575, outside Winnipeg call toll free at 1-866-332-5077.

Service Link Manitoba—an online tool to help you determine if you qualify for many Provincial Government programs. Go to <http://web6.gov.mb.ca/FSHServiceLink/en/index>.

Contact Community Information Resource—A directory of supports and services available throughout Manitoba. Call 1-866-266-4636 or go to www.contactmb.org.

Other Resource Information

Legal Information & Help

Community Legal Education Association (Manitoba) Inc.—a charitable organization that provides legal information to Manitobans and a law phone-in and Lawyer Referral Program. Go to www.communitylegal.mb.ca or call 204-943-2382.

Legal Help Centre—For legal information and referrals and free drop-in clinics for low income individuals, call 204-258-3096 or visit www.legalhelpcentre.ca.

Public Interest Law Centre (includes the Poverty Law Unit—
www.legalaid.mb.ca This office of Legal Aid Manitoba accepts eligible cases about income security and housing issues. This includes appeals to decisions by Employment and Income Assistance (EIA) Canada Pension Plan (CPP), Worker's Compensation Board (WCB), Manitoba Public Insurance Corporation (MPIC) and Residential Tenancies Branch (RTB). Call 1-800-261-2960.

Income Advocacy

Community Unemployed Help Centre—For information and help with Employment Insurance (EI) and Employment and Income Assistance (EIA) problems go to www.cuhc.mb.ca or call 1-866-942-6556.

Consumer Rights

Consumer Protection Office—For information on consumer rights in Manitoba or help with consumer complaints call 1-800-782-0067 or visit www.gov.mb.ca/cca/cpo.

Contact Community Information Resource

Go to www.contactmb.org or call 1-866-266-4636 for a directory of supports and services available throughout Manitoba.

Financial Counselling

Community Financial Counselling Services (CFCS)—A free, non-profit, United Way and Government of Manitoba funded agency providing counselling, education and options for accessing resources, managing income, debt and navigating the financial systems that affect your daily life. Contact 1-888-573-2383 or www.debthelpmanitoba.com.

Employment & Income Assistance

Employment & Income Assistance (EIA) is a program that provides financial help to Manitobans with no other way to provide for their basic needs. For people who are able to work, EIA can help you get back to work by providing supports to employment. **You can apply for EIA by calling 1-877-812-0014 to make arrangements.**

EIA provides a range of benefits to help meet needs. Benefits may include:

- Basic assistance-to help with costs of things like food, clothing and personal/household needs
- Income assistance for persons with disabilities-additional financial support to help offset some of the costs of living with a disability in the community.
- Shelter benefits-to help with rental costs as well as the actual costs of your utilities
- Health needs-one-time or ongoing help with prescription optical or dental needs
- Medical supplies and equipment not available through another program
- Special health-related diet allowances
- Transportation costs for education, employment or health-related needs
- Special needs-such as the costs of beds/bedding or furniture in exceptional circumstances.

Rewarding Work Program—EIA also provides supports to help people move from income assistance to work including:

- Job seeker's allowance-to help look for work
- Work incentive-let's person keep part of their pay without affecting eligibility for EIA
- One-time payment when leaving EIA to work to help with unexpected work costs
- Help with rent/transportation needs until first paycheque
- **People with disabilities on EIA who do volunteer work** may receive an extra monthly benefit of up to \$100 per month.

For more information on EIA benefits and other supports please see: www.gov.mb.ca/tce/eia/eiafacts/index.html

Families with Children

You may be eligible for other benefits in addition to the monthly Canada Child Tax Benefit:

Manitoba Child Benefit Program—This program provides a small amount of monthly financial assistance to low income families who are NOT on EIA, and also provides help with some of the costs of children's prescription eyeglasses. Contact 1-800-563-8793 or go online to download an application at www.gov.mb.ca/fs/assistance/mcb.

Healthy Baby Program—This is a two part program that supports pregnant women, new parents and their babies through:

- **The Manitoba Prenatal Benefit**—a financial benefit that helps women buy healthy food while they are pregnant. You must be pregnant, live in Manitoba and have a family income of less than \$32000 to qualify.
- **Healthy Baby Community Support Programs**—offer free drop-in groups for pregnant women and their partners and parents with babies under the age of one where you learn about taking care of yourself and your baby. Snacks provided.

Go to www.gov.mb.ca/healthychild/healthybaby/intro or call 204-945-1301 in Winnipeg or toll-free at 1-888-848-0140 elsewhere.

Manitoba Early Learning and Child Care—for help in paying eligible day care costs for low income parents. Call 1-877-587-6224 for info or get an online application at www.gov.mb.ca/fs/childcare/about.

RentAid for families—This program provides up to \$230 per month to families renting a home who have to spend a large portion of their income on rent. The amount of monthly benefit depends on the household income and the cost of the monthly rent. For more information or an application contact 1-877-587-6224 or visit the website at www.gov.mb.ca/fs/assistance/shelterbenefit.html.

Canada Education Savings Program (CESP)—Get help from the government with saving for your child's education after high school when you open a Registered Education Savings Plan (RESP) account for your child and apply for the CESP. Find out how at www.hrsdc.gc.ca/eng/jobs/student/savings/index.shtml.

Need help with setting up a RESP and getting involved with the CESP? Contact **SEED Winnipeg Inc**, about their Building Blocks for Education Savings program at www.seedwinnipeg.ca/programs or call them at 204-927-9935.

Other Resource Needs

Housing Resources:

RentAid www.gov.mb.ca/fs/assistance/shelterbenefit.html.

Manitoba Housing/Subsidized Housing www.gov.mb.ca/housing/about_mbhousing.html.

Co-op Housing www.chfcanada.coop/eng/pages2007/about_3.asp.

Residential Tenancies Branch (RTB) www.gov.mb.ca/cca/rtb Helps solve problems and provide information and assistance regarding rights and responsibilities of landlords and tenants. Call 1-800-782-8403.

Healthy Housing—For tenants living with housing problems that might affect their health and well-being (such as bed bugs, rodents, or lack of heat) contact **Bylaw Enforcement Services**. Within Winnipeg call 311; outside of Winnipeg contact the local Public Health Inspector listed on www.gov.mb.ca/health/publichealth/environmentalhealth/protection/contact.html.

Community Safety - Public Safety Investigations—A Manitoba Justice program to assist residents of a neighbourhood who fear for their safety related to ongoing unlawful activities. Call 1-800-954-9631 or go online to www.gov.mb.ca/justice/safe/scna.html.

Homeless Shelters & Emergency Shelters:

Manitoba Association of Women's Shelters—Domestic Violence Crisis Line and Violence Prevention Program—call 1-877-977-0007 or visit www.maws.mb.ca/where_can_i_go.htm.

Men's Resource Centre Emergency Shelter—Contact 204-415-6797 extension 200 or go to 321 McDermot St., Suite 200. Information is online at www.mens-resource-centre.ca.

Emergency Shelters—To find emergency shelter locations call 204-417-2110 or visit www.winnipegrentnet.ca/help-links/help-emergency.cfm.

Food Banks:

Winnipeg Harvest—This organization also provides referrals to rural food banks. Call 204-982-3660 or 1-800-970-5559 or www.winnipegharvest.org.

School-aged children—Visit www.breakfastclubcanada.org.

Newcomers to Canada

Refugees

Resettlement Assistance Program—This program helps refugees and protected persons resettle in Canada by providing financial assistance for up to one year. Call 1-888-242-2100, or browse www.servicecanada.gc.ca/eng/goc/resettlement_assistance.shtml.

Some newcomers may also qualify for some assistance through Manitoba's Employment and Income Assistance Program (EIA).

Immigrant & Refugee Community Organization of Manitoba (IRCOM)

This organization operates a transitional housing complex for newcomer families for up to three years after their arrival, as well as a Community Resource Program connecting community members with employment, education and health resources. IRCOM also operates an asset building program and a newcomer literacy initiative. For more information, contact 204-943-8765 or go to www.ircom.ca.

Immigrants

Immigrant Centre of Manitoba—The Centre provides settlement supports to help newcomers become familiar with Canada, as well as help with filling out immigration forms, access to a language bank, employment services, workplace entry programs, computer training and a lending library. Go to www.icmanitoba.com or contact 204-943-9158.

Manitoba Start—This information and referral service is for newcomers to Manitoba setting up permanent residence in Winnipeg, and provides access to employment programs that best meet the needs of each newcomer. Contact Manitoba Start at 204-944-8833 or online at www.manitobastart.com.

Persons with Disabilities

If you are not able to earn income because of health issues or a disability, there are some government programs that might help you:

Canada Pension Plan—Disability Benefits. If you worked and contributed to CPP you may be able to get a disability pension until you turn 65. Call 1-800-277-9914 to have an application mailed to you or apply at www.canadabenefits.gc.ca.

Employment and Income Assistance—Disability Benefits (EIA-D)—This program pays more than the regular EIA benefit program and may provide additional income for higher costs due to health issues including:

- Special diets due to medical problems
- Coverage for transportation or phone costs due to medical needs
- Additional health related/medical supplies/equipment not covered under any other program

Go to www.gov.mb.ca/tce/eia/eiafacts/index.html for more details.

RentAid for persons with disabilities—This monthly benefit provides up to \$230 per month to help low income persons with disabilities who are renting a home and have to spend a large portion of their income on rent. The amount of monthly benefit depends on the household income and the cost of the monthly rent. For more information or an application contact 1-877-587-6224 or visit the website at www.gov.mb.ca/fs/assistance/shelterbenefit.html.

You might qualify for additional tax breaks:

Disability Tax Credit—This is a tax credit that can reduce your taxes or be transferred to a spouse/partner to reduce theirs. The Canada Revenue Agency must approve the credit before you can make a claim.

Working Income Tax Benefit—Disability Supplement—This additional refundable amount tops up the working income tax benefit if you are also eligible for the disability tax credit.

Refundable Medical Expense Supplement—This refundable credit can be claimed on the tax return of working individuals with low incomes and high medical expenses.

Registered Disability Savings Plan—This program allows you to save for the future without losing any of your EIA-D benefits. The government will match your savings up to 300%. Even if you have a low income and cannot put money in your plan, the government may give you \$1000 each year. Find more information at www.cra-arc.gc.ca/rdsp

Resources for Older Manitobans

Canada Pension Plan—Retirement (CPP-R)—if you worked and paid into CPP, you can start getting a retirement pension as early as age 60. CPP is paid monthly based on how much you paid into the plan.

Old Age Security (OAS)—Anyone who has lived in Canada for at least 10 years can get some OAS starting the month after they turn 65. If you have lived here 40 years or more you should get the full monthly pension. Apply for the OAS 6 months before your 65th birthday.

Guaranteed Income Supplement (GIS)—A non-taxable benefit to top up OAS for low-income seniors. The monthly amount depends on the annual income from the previous tax year. Must be reapplied for each year by filing your tax return.

Spousal Allowance/Allowance for the Survivor—Extra benefits paid to a 60 to 64 year old spouse or common-law partner of an OAS recipient or to a survivor. The monthly amount depends on yearly household income and must be reapplied for each year by filing your tax return.

For more information on the programs listed above, contact Service Canada at 1-800-O-CANADA (1-800-622-6232) or online at www.servicecanada.gc.ca.

55 Plus—A Manitoba program that provides a financial supplement to low-income seniors 55 years or older. The payment is made quarterly based on income shown on the previous year's tax return. Call 1-800-563-8793 or go to www.gov.mb.ca/fs/assistance/55plus.html.

RentAid for Seniors—This program provides up to \$230 per month to seniors who rent a home and have to spend a large portion of their income on rent. The amount of monthly benefit depends on the household income and the total cost of renting. For more information or an application contact 1-877-587-6224 or visit the website at www.gov.mb.ca/fs/assistance/shelterbenefit.html.

Seniors Information Line—This is an information and referral line for seniors, their families, caregivers and professionals working with seniors. This resource provides access to information on services and programs for seniors in Manitoba. Contact 204-945-6565 or toll free at 1-800-665-6565.

Seniors Abuse Support Line—A 24 hour confidential resource supported by trained counsellors who can discuss concerns and respond to questions about elder abuse. Call 1-888-896-7183 or visit www.seniorsabusesupport.ca

First Nations Resources

Aboriginal Affairs and Northern Development Canada—Manitoba Region—A federal government department providing details on programs and services of interest to Aboriginal people in the Manitoba Region. Call 1-800-567-9604 or go to www.aadnc-aandc.gc.ca/eng/1100100020394/1100100020398.

Non-Insured Health program—For First Nations and Inuit, this program through the federal government pays for drugs and other health benefits not otherwise covered under provincial programs. Go to www.hc-sc.gc.ca/fniah-spnia/nihb-ssna/index-eng.php.

Assembly of Manitoba Chiefs/WRHA—Patient Advocate Unit—Providing advocacy and navigation services for all First Nations members regardless of residency. Contact 204-987-4120 or go online to www.manitobachiefs.com.

Eagle Urban Transition Centre (EUTC)—A Winnipeg-based service organization mandated by the Assembly of Manitoba Chiefs and serving as a central location for clients seeking transitional support while living in and/or relocating to Winnipeg. EUTC maintains an up-to-date inventory of resources, programs and services available to assist First Nation clients with day-to-day issues including housing, social assistance, addictions, resources for youth and services/programs in the areas of training/employment and education. Clients may use these resources on their own or with the assistance, support and advocacy of the EUTC counselors. Contact EUTC at 204-954-3050 or toll free at 1-866-345-1885 or online at www.eagleutc.com.

Centre for Aboriginal Human Resource Development Inc. (CAHRD)—A non-profit, human resource development organization that delivers Education, Training and Employment services to the urban Aboriginal population of Winnipeg. Contact CAHRD at 204-989-7110 or online at www.cahrd.org.

First Nations disABILITY Association of Manitoba—Provides peer support, advocacy and referral services to First Nations persons living with visible and invisible disabilities as well as transition services to First Nations persons living with visible/invisible disabilities on reserves. Also provides culturally appropriate employment assisted services including resume development, job finding club activities and employment referrals. Contact at 1-866-370-9875.

Mental Health Needs

Crisis Response

If you or someone you know is experiencing a mental health crisis, contact 9-1-1 or your local crisis hotline:

Klinic Crisis Line—204-786-8686, or 1-888-322-3019

Mobile Crisis—204-940-1781

Manitoba Suicide Line—1-877-435-7170

Kids Help Phone (available to Manitoba youth) - 1-800-668-6868

Klinic Sexual Assault Crisis Hotline—204-786-8631, or 1-888-292-7565

A list of additional crisis services in each region can be found at www.gov.mb.ca/healthyliving/mh/crisis.html.

Winnipeg Health Service Directory—To help you find the mental health services you need in the Winnipeg area go to www.wrha.mb.ca/healthinfo/directory/files/healthservices_directory.pdf or call Health Links at 204-788-8200.

Community Mental Health Services—Operated by Regional Health Authorities to assist people with mental health difficulties develop coping and living skills and obtain other community services needed to meet their living needs and personal goals. In Winnipeg call the intake and referral line at 204-788-8330. For other regions go online at www.gov.mb.ca/healthyliving/mh/region.html for a list of mental health service contacts by region.

Canadian Mental Health Association (CMHA) Manitoba Division—Offers programs and services related to mental health and mental health awareness. Programs vary by region. Contact 204-953-2350 or go online to www.manitoba.cmha.ca for program details and service locations by area.

Health Needs

Winnipeg Health Service Directory—To help you find the health services you need in the Winnipeg area go to www.wrha.mb.ca/healthinfo/directory/files/healthservices_directory.pdf or call Health Links at 204-788-8200.

Prescription Drug Coverage—Go to www.drugcoverage.ca for information on provincial/territorial and federal drug benefit programs.

Manitoba Pharmacare—This is a drug program for all Manitobans, regardless of age, whose income is affected by high drug costs. Pharmacare coverage is based on both your total family income and the amount you pay for eligible prescription drugs. For information, applications and help with calculating your deductible. Call 204-786-7141 or go on-line to www.gov.mb.ca/health/pharmacare/index.html.

- Manitoba Pharmcare calculates your yearly deductible (the amount you pay for your drugs before Pharmacare starts to cover the costs) based on the income on your tax return from 2 years ago. If your income changes, you can ask to have your deductible recalculated based on your new income. You will need to fill out form called a projected income worksheet found online at: www.gov.mb.ca/health/pharmacare/forms.html.
- The Deductible Payment Program allows eligible Manitobans to pay their deductible in monthly instalments. For more information go to: www.gov.mb.ca/health/pharmacare/dipp.html.

Non-Insured Health program—For First Nations and Inuit, this program through the federal government pays for drugs and other health benefits not otherwise covered under provincial programs. Go to www.hc-sc.gc.ca/fniah-spnia/nihb-ssna/index-eng.php.

Special Access Drug Programme—For drugs to treat certain serious or life-threatening conditions. Go to www.hc-sc.gc.ca/dhp-mpps/acces/index-eng.php for more information.

Employment and Income Assistance (EIA)—Health Related Supports
Individuals receiving EIA are eligible for prescription drugs as well as dental and optical coverage after a waiting period. Amounts for medical supplies and equipment may also be provided where these needs are not available under another program.