



Community Living
VICTORIA

Hope. Help. Home.

WELCOME

My Money
My Life



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My Money My Life

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MISSION STATEMENT

Community Living Victoria
supports people with intellectual disabilities
with their families, support networks
and the community,
by promoting full citizenship.

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Chapter 1

Persons with Disability Benefits (PWD)

Persons with Disabilities (**PWD**) benefit is the provincial disability program in British Columbia that is delivered by the Ministry of Social Development and Poverty Reduction (**MSDPR**).

You are eligible to apply for the PWD benefit if you are at least 17^{1/2} years old and you can show that you meet the financial eligibility to receive assistance.

Other Eligibility Criteria

- Have a severe physical or mental impairment that is expected to continue for more than two years
- Be significantly restricted in your ability to perform daily-living activities
- Require assistance with daily living activities from:
 - another person
 - an assistive device, or
 - a service animal

Persons With Disabilities Designation Application Process

Contact **MSDPR** at **1-866-866-0800** to request an application. You can also go in-person at an office location.

The application has three parts:

1. You fill out the applicant portion
2. Your doctor or nurse practitioner fills out the medical report portion
3. A prescribed professional fills out the assessor report portion. For example, this could be a doctor, registered nurse or social worker

After you submit your application, MSDPR will let you know if you meet the eligibility criteria for the PWD designation.

Simplified Application Process

You are eligible for a simplified application if you already receive benefits from:

- Community Living BC (**CLBC**)
- The Ministry of Children and Family Development (**MCFD**) At Home Program
- BC PharmaCare Plan P – Palliative Care Benefits
- Canada Pension Plan – Disability Benefits (**CPP-D**)



Teenagers With an Intellectual Disability

Teenagers with an intellectual disability who are 17^{1/2} - 19 years old can also use the simplified application process.

Teenagers must have a confirmed intellectual disability and give MSDPR an existing psychological assessment and diagnosis rather than completing a full PWD designation application.

Contact **MSDPR** at **1-866-866-0800** and ask how to start the simplified application process.

Don't forget to ask when you need to submit your completed application.

What You Will Get With PWD

- You will receive up to \$1,483.50 a month if you are a single person without dependents
- You will be eligible for EITHER a monthly bus pass or an additional \$52 “transportation supplement” added to your monthly cheque (for a total of \$1,545.50 per month)
- You will not be expected to look for work, but you can if you want
- You can keep up to \$15,000 a year in earned income. This is called the **Annual Earnings Exemption**
- You will be eligible for many different health benefits

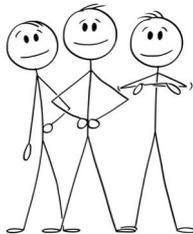
There are specific benefits available for people receive PWD as well as specific responsibilities, such as reporting your **earned** and **unearned** income.

The amount of money you receive each month is predetermined by the government of British Columbia. Your PWD cheque is divided into two parts: **support** and **shelter**.

The support portion is the amount given to you based on your family status for the necessities of basic living like food, clothing, transportation, etc..

The shelter portion is the other amount that can be included in a PWD cheque. Unlike the support portion, only the amount needed, up to the maximum amount is issued.

The shelter portion is intended for your rent or mortgage payment, hydro, the cost of a landline etc..



Shelter and Support Rates Changed on August 1, 2023

The shelter portion increased for people who don't live in subsidized housing where rents are calculated according to income.

To receive the maximum shelter benefit, your rent or housing payments must be at least equal to the maximum amount allowed.

If you are a single person receiving PWD benefits with no dependents, your rent must be at least \$500 to receive that much from the program.

If your rent is less than the maximum, you can use the remaining shelter benefits to cover other expenses like your phone or hydro bills.

Household Size and Type	Support	Shelter	Transportation Supplement	Benefits Total
PWD				
Single Person	\$983.42	\$500.00	\$52.00	*\$1,535.42 **\$1,483.42
Couple: 1 person on PWD	\$1,377.56	\$695.00	\$52.00	*\$2,124.56 **\$2,072.56
Couple: Both people on PWD	\$1,853.06	\$695.00	\$104.00	*\$2,652.06 **\$2,548.06

*PWD recipient takes Transportation Supplement in cash

**PWD recipient uses Transportation Supplement for a bus pass

Source: <https://disabilityalliancebc.org> HelpSheet 13

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Chapter 2

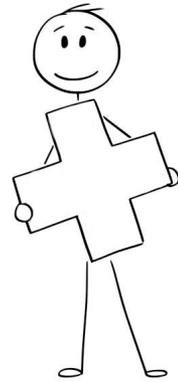
Medical Expenses and PWD Benefits

Medical Benefits

The following benefits are available through the **Ministry of Social Development and Poverty Reduction (MSDPR)** for people who receive PWD Benefits.

If you become ineligible for PWD assistance due to income in excess, your file will be turned into **Medical Services Only (MSO)** so you can keep your medical benefits and health supplements.

When you turn 65, your file will turn into a MSO file as long as you qualify for federal benefits, such as OAS/GIS.



Basic Dental Services

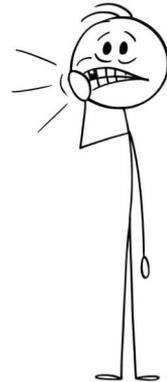
Adults are entitled to basic dental coverage of \$1,000 every two-years.

These services are provided based on a Schedule of Fee Allowances and are administered by Pacific Blue Cross.

MSDPR pays only for the services listed in this schedule, at the amount listed.

Have some money saved to pay for part of your dental care because dentists charge more than MSDPR pays.

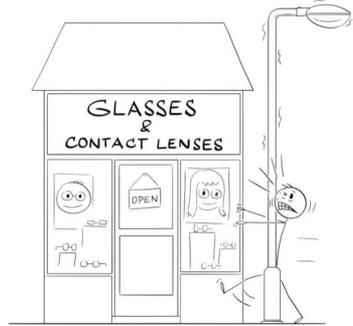
Dentures: full and partial dentures may be provided or replaced if certain conditions are met.



Eye Exams

MSDPR pays up to \$44.83 for an optometrist's exam every two years.

To get an eye exam, you will need to provide your optometrist with your Care Card.



Basic Eyewear

MSDPR may provide single vision or bi-focal lenses and frames every three years for adults, with a valid prescription.

Hearing Aids

Pre-Authorization is required. The hearing clinic can help you and will contact MSDPR for you.

Wheelchairs/Walkers

Maximum of \$3500 and must be needed for at least 5 years.



Orthotics/Braces

Lifetime maximum of \$1650.

Prescription drugs are covered under Plan C Pharmacare.

You may be able to access a range of medical services and supplies provided by the Ministry of Social Development and Poverty Reduction (MSDPR) that aren't listed here.



Learning More

The Disability Alliance BC website has lots of information on all the medical benefits and supplements available to people receiving PWD or who are MSO.

<https://disabilityalliancebc.org/hs7>



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Chapter 3

Money Basics

Everyone needs financial skills to make smart decisions about money.

The information in this booklet will help you with your independence.

Needs and Wants

A need is something that you can't live without, like a place to live and food to eat.

A want is something you might like to have, but you don't have to have it right away. You can save to have it later.

When you spend money, you should pay for your needs first, and then your wants.



What is a Budget?

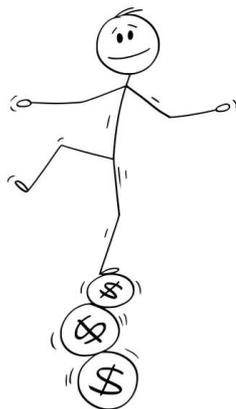
A **budget** is your plan for saving and spending your money. A budget is also called a spending plan.

An **expense** is something you spend money on.

Income is money you get from a job, PWD benefits, or somewhere else.

A budget is your most important tool for controlling your finances. It's your plan for saving and spending money.

It's a good idea to make a budget for each month of the year.



Values

The things that are important to you are called values.

Different people can have different values. Your values can help you make choices.

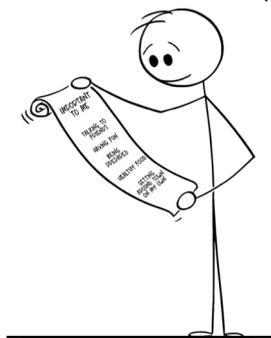
Values can also help you create your budget. When you're choosing an expense, try to think about why it's important to you.

Think about some of your values.



Let's look at Tim's values. His values are the things that are important to him. Tim's values help him create a monthly budget.

TIM →



Values

- ✓ Staying in touch with his friends
- ✓ Eating healthy food at home
- ✓ Getting around Victoria on his own
- ✓ Having fun
- ✓ Being prepared for unexpected costs

Expenses

- Cell phone plan
- Groceries
- Bus pass
- Movie tickets
- Savings

Tim's Budget

Step 1: Monthly Income

Employment income	\$500
Persons with Disability (PWD) Benefit	\$1,483.50

Total monthly income: \$1983.50

Step 2: Monthly Expenses

Expenses - Needs

Rent	\$1000
Groceries	\$300
BC Hydro	\$30
Cell phone plan	\$65
Medications not covered by Pharmacare	\$45
Toiletries	\$20
Clothes	\$50
Tenant's Insurance	\$28
Bank fees	\$10

Expenses - Wants

Entertainment (movies, events, etc.)	\$50
Savings (for a special purchase or vacation)	\$100
Emergency fund	\$50

Total monthly income: \$1983.50

Total expenses: \$1748.00

Remaining money: \$235.50

Your expenses should always be lower than your income.

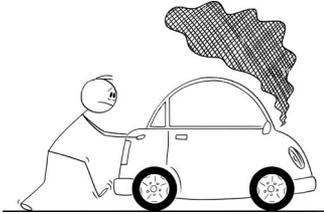
Make Saving a Habit

Save part of your income every month by putting some money into a savings account at the bank. This way you have extra money if something unexpected happens in the future.

Many people have trouble saving because there's no money left after they pay all their bills. One way to solve this problem is to pay yourself first.

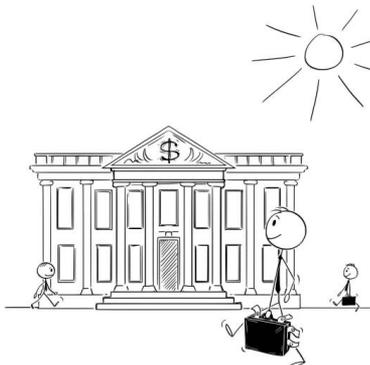
What Do You Want to Save For?

- a vacation?
- for special occasions like birthdays and holidays?
- an unexpected emergency like a broken cell phone or car repairs?
- a new pair of headphones?



Remember:

It's not safe or responsible to keep large amounts of money at home. It's important to keep the money in a bank.



Use this page to practice creating your own budget.

My income (money I get every month)	
	\$
	\$
	\$
Total income	\$

My expenses (money I spend every month)	
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
Total expenses	\$

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Chapter 4

Opening a Bank Account

A bank is a safe place to keep your money. It's safer than keeping it at home.

When choosing a bank, you should consider a couple of things:

Is the bank location easy to get to for you?

- Do they have ATM machines available in lots of locations?
- Do I have to pay any fees?
- Should I go to a bank or credit union?

At the bank, you keep money in an account. There are different kinds of accounts.

A **chequing account** is for money you will spend regularly using cheques or a debit card. Not many people use cheques anymore.

A **savings account** is for money you hold onto until you need it. Banks like for you to keep your money with them in savings accounts. The bank will pay you a small amount of money, called interest, for keeping your money in a savings account.

Many banks will charge you a a high fee when you take money out of your savings account so try not to take out too much and only when you need to.

An **RDSP account** is to save up to meet special needs. For every \$1 you save, the Canadian Government will add up to \$3. RDSP is short for Registered Disability Savings Plan. More about this later.

Setting up bank accounts can be complicated, so always be sure to ask someone in your support network for help if you need it.



To open a bank account, you can visit a bank or a credit union and talk to a customer service representative first.



Here are three questions you might ask when you visit a bank:

- How do I open a new account?
- Are there any fees for a chequing or savings account?
- How much interest will I get from a savings account? (Interest is money the bank pays you when you put money into a savings account)

Ask the customer service representative to write down their answers so you can think about them later.

You can visit lots of banks and ask them questions. These are some of the major banks and credit unions on Vancouver Island:

Banks



Royal Bank
Banque Royale



Canada Trust



BMO  Bank of Montreal

Credit Unions



Vancity

IslandSavings

A DIVISION OF FIRST WEST CREDIT UNION



COASTAL
COMMUNITY

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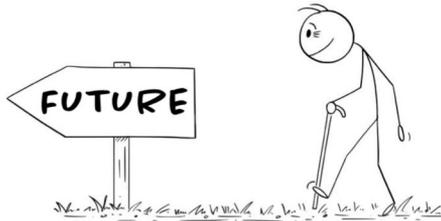
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Chapter 5

RDSPs

(Registered Disability Savings Plans)

A **Registered Disability Savings Plan** is a type of bank account where you can save money for your future. Registered Disability Savings Plans are also called **RDSPs**.



The RDSP is designed to help people with disabilities and their families save money for the future and their long-term financial security.

What Do You Need to Open an RDSP?

You need the **Disability Tax Credit** (DTC) in order to open an RDSP account, so before you open an RDSP at your bank, you should make sure you qualify.

The Canadian Disability Tax Credit (DTC) can help reduce the taxes you or someone who supports you owe. It also offers a lot of other great benefits.

Use the Disability Tax Credit Tool to apply for the DTC:
<https://disabilityalliancebc.therightfitbc.org/dtc-app/>

How Can an RDSP Help You?

If you open an RDSP, you may be eligible to receive government grants and bonds up to a lifetime maximum of \$90,000.

Grants and bonds can be received until December 31 of the year you turn 49.

The **Canada Disability Savings Bond (CDSB)** provides an annual maximum amount of \$1,000, up to a lifetime maximum of \$20,000.

The maximum you can contribute to your RDSP over your lifetime is \$200,000, but the value of an RDSP could be much higher with government contributions and investment savings.

You can only make contributions until December 31 of the year you turn 59.

You will need to keep the money from the government in the account for at least 10 years before you can use it, or you will have to pay it back to them.

Do You Qualify for an RDSP?

See if you can answer these questions. You can ask a support person, your representative or someone else you trust to help you.

Do you qualify for the Disability Tax Credit (DTC)?	Yes	No	Not Sure
Do you have a Social Insurance Number (SIN)?	Yes	No	Not Sure
Do you live in Canada?	Yes	No	Not Sure
Are you under 60 years old?	Yes	No	Not Sure

Did You Answer “Yes” to Every Question?

You might qualify for an RDSP. The websites at the end of this resource can tell you more about how to qualify for an RDSP.

To find out for sure if you qualify, go to your bank and talk to a customer service representative about setting up an RDSP.

Did You Answer “No” or “Not Sure” to Any Questions?

Visit your bank and ask a customer service representative about setting up an RDSP.

Be sure to bring:

1. Your bank card
2. Your SIN card
3. One piece of identification with your picture on it, like a driver’s license/BCID or a passport

Your PWD benefits will not be stopped or reduced because of any RDSP savings or withdrawals.

This is because the Ministry of Social Development and Poverty Reduction (MSDPR) has introduced regulations that exempt RDSP assets and income.

Financial Institutions Offering the RDSP

Most financial institutions on Vancouver Island offer RDSPs, including the following:

- Bank of Montreal (BMO)
- Canadian Imperial Bank of Commerce (CIBC)
- Central 1 Credit Union
- Community Savings Credit Union
- Royal Bank of Canada (RBC)
- Scotia Bank
- TD Canada Trust
- VanCity Credit Union



Learning More

The Plan Institute has a website all about RDSPs.

The website has lots of information, and a guide to help you open your own RDSP.



<https://www.rdsp.com>



The **Disability Alliance BC** website has lots of information about the Disability Tax Credit and RDSPs.

You need the DTC to open an RDSP account.

<https://disabilityalliancebc.org/hs15>



British Columbia Aboriginal Network
on Disability Society (BCANDS)

If you are an Indigenous person within BC, contact BCANDS for free one-on-one support with the DTC and the RDSP.

1-250 381-7303 | Toll Free 1-888-815 -5511 (TTY Accessible).
bcands@bcands.bc.ca

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Chapter 6

Representation Agreements

Representation Agreements

Sometimes we all need help understanding financial information, health care recommendations and legal issues.



As an adult, you have the right to choose a trusted friend or family member to support you with these kinds of decisions.

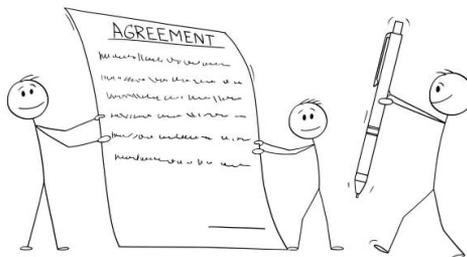
By completing a **Representation Agreement (RA-7)** you are naming someone to be your Representative. They will agree to help you when you ask them to, or when you are unable to speak for yourself.

Some Examples of Using a Representative Include:

- Help with PWD, filing taxes and getting a bank card
- Help with understanding medical advice
- Help with making decisions about a change in your living situation
- Help in hospital or at the police station

This is a voluntary agreement and you have the right to change your Representative or refuse support from your Representative when you don't need it.

For more information, check out www.nidus.ca or contact familysupport@clvic.ca



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Chapter 7

Using the ATM

ATM is short for **Automated Teller Machine**. An ATM is a machine that provides cash from your own bank account.

When you open a bank account, you will receive a bank card called a debit card.

Using this card at an ATM is one of the ways you can get money out of your account.

ATMs will let you:

- withdraw money from your bank account
- deposit money into your bank account
- move money from one account to another

ATMs can be faster than going to the bank. You can also use them when the bank is closed.

To use the ATM, you need to have your debit card and the **PIN** you created.

PIN is short for “**Personal Identification Number**.” Your PIN is your password to use your debit card. It’s important to protect your PIN. Choose a PIN that’s hard to guess.

Memorize your PIN so you don’t have to write it down.

Do not write your PIN on your debit card.

To learn how to use the bank machine, go into your bank and ask for a demonstration.

If you forget your PIN, go to your bank and ask for help.



ATM Safety Tips

When you use an ATM/bank machine, it's important to keep your money and your bank information safe. If they are not safe, dishonest people might steal your money.

Make sure no one is standing too close to you. Make sure no one can see the number pad.

When you use a bank machine/ATM you need to be careful that nobody is watching you while you type your PIN in. Put your hand over the number pad so no one can see you enter your PIN.

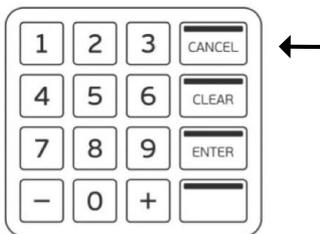


Count your money later, when you're far away from the ATM. This is best done in a private area, not where others can see you.

Only withdraw as much money as you need.

Remember that money is safer in your bank account, where you can't lose it.

If you ever feel unsafe when you're using the ATM, press Cancel to get your debit card back. Then leave the ATM. You can find another ATM or come back later.



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Chapter 8

Ways to Pay

Paying by Debit Card

When you go shopping you can pay by cash, credit card or with your **debit card**.

Paying with your debit card means using your bank card at a store to pay directly out of your bank account. You can only use debit if you have money in your bank account.

Look for the Interac sign on the door or by the cash register. It's also on the back of your debit card.



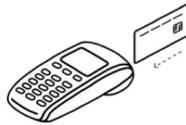
You need to know your PIN in order to pay with your debit card.

Keep your PIN private and make sure nobody sees when you enter it.

You can also pay by tapping your debit card.



Or by swiping.



Follow what it says to do on the screen. If you don't know how, ask someone at your bank to show you.



Credit Cards

Credit cards look like bank cards but will have a symbol on them showing what type they are.

In Canada, VISA, Mastercard and American Express are the most common credit cards used.

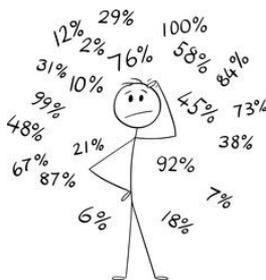


A credit card lets you spend money now and pay it back later.

The purchases you make on a credit card don't come directly from your bank account.

The bank loans it to you but charges interest. Interest is a fee which is added to the amount you have spent.

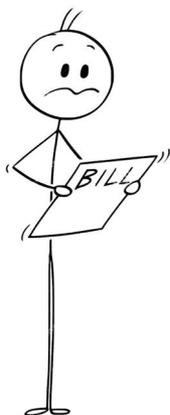
Credit card interest is charged on a daily basis when you carry a balance from month to month, and it affects both your existing balance and any new purchases that post to your account.



The interest you're charged one day also becomes part of the balance accruing interest the next.

At the end of a month you will receive a credit card bill.

This shows the total amount you spent on your credit card during the month + any amount still owing from before.



Paying off what you spend with a credit card every month is the best way to avoid paying interest.

Making only minimum payments can get you in trouble!

It is best to pay back your whole credit card bill at the end of the month but sometimes you may not be able to. Try to pay as much as you can, as soon as you can.



If you only pay the minimum monthly amount, this will lead to getting a much higher bill next time because of the interest that will be added.

The amount you owe can quickly become more than the amount of money you receive each month.

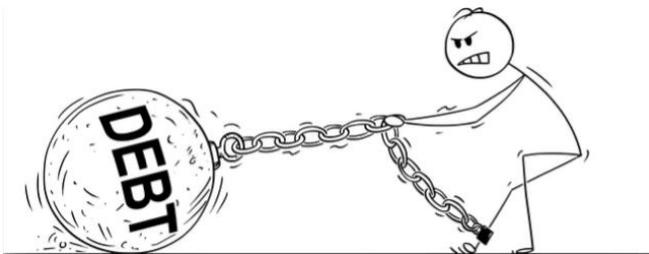
You can end up building up lots of **DEBT** (money you owe to the bank) without a way to pay it back.

Using credit cards can be very useful but try to stick to your budget and only spend what you know you can afford.

If you can't pay the whole bill off at the end of a month, you must make a 'minimum monthly payment'.

This amount will be stated on the bill. It is very important to pay your bill on time!

Credit cards are known for having high interest rates which is why credit card debt is so expensive.



Late Payments Hurt Your Credit Score

A credit score helps the bank, landlords, cell phone companies, and car dealerships decide if you are trustworthy enough to lend money to.

If you don't pay the minimum monthly payment on time, it will be reported to the Credit Bureau and will harm your credit score.

A credit score is a number on a scale of 300 to 900. It tells how well you manage debt and credit; money that doesn't belong to you.

The higher the score, the better you are at repaying your debts.

The lower the score, the less likely you are to repay your debts.

Debt can result in stress and depression. Your sense of physical and emotional security can be at risk when you have debt.

Talk to someone you trust about your worries, especially if you have debt, and get debt advice if you need it.



What Is The Average Credit Score in Canada?

In Canada, the **average credit score is 650**.



Source: <https://www.zolo.ca/blog/canada-credit-score>

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Chapter 9

Protecting Your Privacy

Protecting Your Privacy

Keeping your financial information private is very important.

You have the right to make money at your job and spend it the way you choose to spend it.

You have the responsibility to keep your bank account information private, including your passwords and PIN numbers.



You have the right to do your own banking and to ask for help if you need it.

You have the right to know how much money is in your bank account.

You have the right to keep how much money you make at your job private.

If you feel like someone is taking advantage of you or taking your money without your permission, you should tell a support staff or the police to have it investigated.



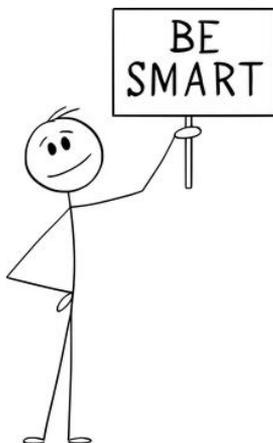
If you lose your bank card or credit card, call your bank immediately and let them know so that nobody can use it.

The bank will send you a replacement card.

Scam Calls

Eight things your bank would never ask you:

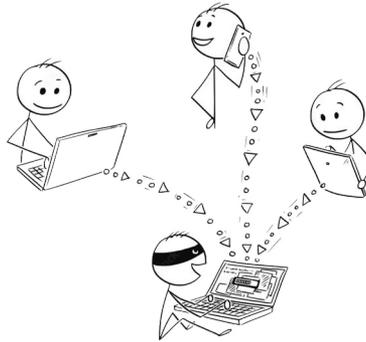
1. Your bank would never call you to ask for personal information
2. Your bank would never threaten to cancel your accounts
3. Your bank would never try to rush you into doing something
4. Your bank would never ask you to help with an investigation
5. Your bank would never ask you to buy gift cards
6. Your bank would never ask you to transfer money as part of an investigation
7. Your bank would never request access to your computer or smart phone
8. Your bank would never ask you to disclose your passwords or your PIN on the phone



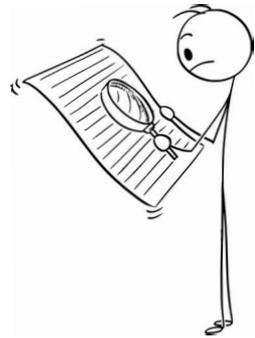
If someone on the phone says they're from your bank and wants your personal or account info, don't give it to them.

Hang up and call your bank at the number on the back of your debit card.

If you get an email from your bank, don't open it and don't click on any links.



Always review your bank statement carefully and ask questions about anything that doesn't look right.



Keep your statements in a safe place and shred them before you throw them away.



Protecting your money and your identity is important. If your money and your identity aren't safe, dishonest people can steal both.

Protecting Your Identity

It's very important to protect your identity. Your personal information is private, and you should only share it with people you trust.



Your identity is all your personal information.

Your identity includes:

- your full name
- your birthdate
- your Social Insurance Number (SIN)
- all your passwords

Identity theft is a kind of crime where dishonest people steal someone's personal information and then pretend to be that person.

Identity Theft: What to Do

Even when we work hard to protect our information, sometimes people find a way to steal it. Here's what to do if you think someone has stolen your personal information.

What did they steal?	What should you do?
Your bank information, credit card , or debit card	Contact your bank. You can visit in person, or call the phone number on your last bank or credit card statement. A bank worker will tell you what to do next.
Your other personal information	Contact the police and your bank. Tell the police and your bank that you'd like to report identity theft. You can visit in person or phone them. They will tell you what to do next.

Other Ways to Protect Your Identity

Rip up papers with your personal information before you throw them out.

Use passwords that are hard to guess, and don't write them down.



Don't share your Social Insurance Number with anyone you don't trust and **never keep your SIN card in your wallet.**

If people ask you to spend money or share information that makes you uncomfortable, say no.

You are always allowed to talk to someone you trust before you make big decisions.

Financial Abuse

Financial abuse happens when someone you trust uses your money, your belongings, or your identity without your permission.

This is Financial Abuse:

Ali's friend Kathy used Ali's credit card to buy some clothes. Kathy isn't allowed to use Ali's credit card, but she used it anyway. Ali doesn't know if Kathy will pay him back.

This is Not Financial Abuse:

Ali's brother, Mohammed, asks for permission to borrow Ali's credit card. Ali says yes, and Mohammed pays him back right away.

Signs of Financial Abuse

Sometimes it can be hard to tell if financial abuse is happening. These questions can help you understand if you're going through financial abuse.

Circle the answer in the box that sounds true to you.

Does someone else use your money without your permission?	Yes	No	Not sure
If someone else makes decisions about your money, do they hide information or lie about your money?	Yes	No	Not sure
Do your money or other belongings go missing?	Yes	No	Not sure
Do you feel like someone is trying to cut you off from everyone else you know?	Yes	No	Not sure
Does someone else keep your money away from you, even though they're not supposed to?	Yes	No	Not sure

Did You Answer “Yes” or “Not Sure” to Any Questions?

You might be going through financial abuse. The next page tells you what to do.

Did You Answer “No” to Every Question?

That's great. Remember to keep your money and your personal information safe.

What to do About Financial Abuse

Do you think you're going through financial abuse? Do you think someone you know is going through financial abuse?

It's important to tell someone that you think you're going through financial abuse. Talk to someone you trust, such as:

- a family member
- a close friend
- a bank employee at your bank
- your support worker

If you feel like you're in immediate danger, call the police and ask for help.

Here Are Some More Things You Can Do:

- Keep track of your money
- Write down all the money you spend or give away to help you keep track of your money
- Ask for help with important decisions
- Ask someone you trust to look at contracts or other important agreements before you sign them
- Keep in touch with family and friends

It's important to have lots of people you can talk to and who can help you.

You have the right to keep your money and your personal information safe.

No one is allowed to take your money or your personal information without your permission.

Fraud and Scams

Scammers are people who pretend to be the government, your bank, your employer, someone that you owe money to, or even an old friend.

Scammers use phone calls, emails, or fake websites to trick you into sharing your personal information.

Scammers then use your information to apply for credit cards, bank loans, and other kinds of credit in your name.

Be very careful if someone calls you and asks for details like your credit card number, your bank account numbers, or any other payment information.

If you get a call like this, hang up right away and contact your local police to report it.



Common Telephone and Internet Scams

"CRA" Scam

This is a very common scam, especially around tax time. Someone will call or email you pretending to be from the Canada Revenue Agency (CRA).

They may tell you that you owe taxes or that you are in trouble with the tax department and that you must send payment or give them your credit card or banking information.

Sometimes they send you to a fake website that might look exactly like the real CRA website.



It is best to just hang up on the call or delete these emails.

The real CRA will **never** phone, email, or text you asking for information.

If you are concerned about your tax account, you can call the CRA at 1-800-959-8281.

You can also visit the CRA website at www.canada.ca/en/revenue-agency to set up an online tax account.



Emergency or “Grandparent” Scam

In this type of scam, a caller or email sender pretends to be a close friend or a relative in trouble.

They might ask you to send money because of an accident, an injury, an arrest, or because they have been robbed.

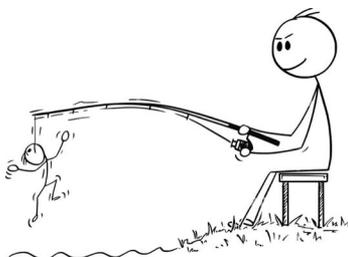
Like other scams, this is a way for scammers to get access to your bank account.

They often target seniors but anyone of any age can be the victim of this kind of scam.

Don't be the victim of a scam. If it sounds too good to be true, it probably is.

Remember: No one should ever ask you for any sort of payment by telephone.

You should be very careful of scams asking for details like your credit card, bank account numbers, or any other payment information.



Some Warning Signs of Identity Theft

- Collection agencies call you about accounts that you don't have or purchases that you didn't make
- Your bank or other financial statements show withdrawals, transactions, or transfers that you didn't make
- Credit card companies call to tell you that you have been approved for or denied credit that you did not apply for
- You apply for a credit card and are denied for unexpected reasons. For example, your credit report shows a debt that you do not recognize



What to Do If You Are a Victim of Identity Theft

- Report the identity theft to the police
- Get a copy of the police report so that you can share it with your financial institutions, credit card issuers, the credit reporting agencies, and any other companies
- Tell your bank and credit card company
- You may need to change your account numbers, PINs, and get new debit and credit cards
- Report the identity theft to the **Canadian Anti-Fraud Centre (CAFC)**. They provide advice and assistance to victims
- Call 1-888-495-8501 or visit www.antifraudcentrecentreantifraude.ca
- Cancel any missing or stolen identification documents
- Immediately cancel government-issued documents like your BCID, driver's license, passport, birth certificate, and BC Services Card and get new ones as soon as possible

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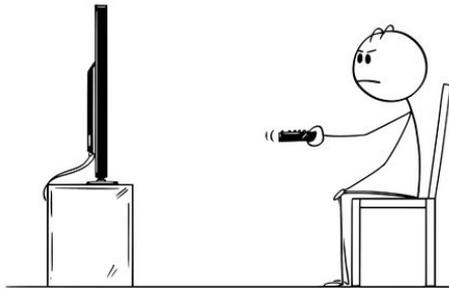
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Chapter 10

Paying Your Bills On Time

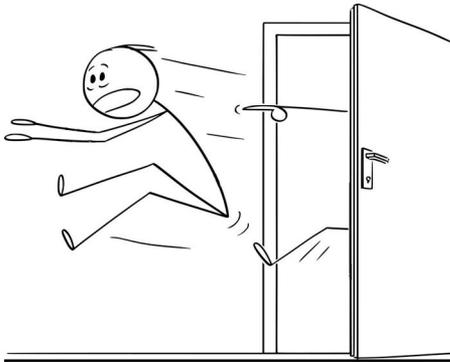
It is very important to pay your bills on time.

When you pay your bills late, your services may be stopped and you won't be able to use your phone or watch TV.



The bill company will also charge a late-payment fee and interest so your bill will cost more.

If you pay your rent late, you may receive a 10-day Notice for Unpaid Rent. If you don't pay, you will be evicted.



The bill company may also report you to the credit bureau.

You may have a harder time opening accounts at the bank or renting an apartment.

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Chapter 11

Monthly Reporting

Employment Income

If you have a disability and get PWD benefits you can still work and earn money, but you have to report it to MSDPR.

When you complete your report, you must let MSDPR know if there are any changes in your family circumstances.

Examples of changes you must report:

- joining with or separating from a spouse
- moving
- adding or removing a dependent

0-0-0
5th

Monthly Report
Avoid delays, submit by the 5th


 Ministry of
 Social Development
 and Poverty Reduction



The personal information requested on this form is collected by the Ministry of Social Development and Poverty Reduction pursuant to sections 26(2) of the Freedom of Information and Protection of Privacy Act for the purpose of administering the Employment and Assistance Act and Employment and Assistance for Persons with Disabilities Act. If you have any questions about this function, use or disclosure of the information, please contact the Ministry of Social Development and Poverty Reduction at 1-866-868-0800.

1. Since your last declaration:

Are you still in need of assistance? Yes No

Has your family unit received or disposed of any assets? Yes No

Any changes to your shelter costs? Yes No

Any changes in Dependents or Persons living in the home? Yes No

	Applicant	Spouse
Any employment changes?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you attending / enrolled in school or training?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you looking for work?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you moved or entered a facility?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Any outstanding warrants for your arrest?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Please explain all changes including income and submit proof:

2. Declare all income and submit proof. Enter "0" if none.

	Applicant	Spouse
Net Employment Income	\$	\$
Employment Insurance	\$	\$
Spousal Support / Alimony	\$	\$
Child Support	\$	\$
WorkBC Financial Support	\$	\$
Student Funding (eg Loans, Bursaries)	\$	\$
Rental Income	\$	\$
Room / Board Income	\$	\$
Worker's Compensation	\$	\$
Private Pensions (eg Retirement, Disability)	\$	\$
OAS / GIS	\$	\$
Trust Income	\$	\$
Canada Pension Plan (CPP)	\$	\$
Tax Credits (eg GST Credit)	\$	\$
Child Tax Benefits	\$	\$
Income Tax Refund	\$	\$
All other income / money received	\$	\$
Income of Dependent Children	\$	\$

3. Declaration: I understand that the ministry may disclose this information to verify continuing eligibility for assistance under the above Acts and Regulations. I declare that all of the information provided on this form to the Ministry of Social Development and Poverty Reduction is true and complete.

Applicant Signature _____	Spouse Signature _____
Date (yyyy-mm-dd)	Date (yyyy-mm-dd)
Applicant Print Name _____	Spouse Print Name _____
Applicant Telephone _____	Spouse Telephone _____
Social Insurance Number _____	Social Insurance Number _____

NEXT CHEQUE ISSUE

BENEFIT MONTH	TOTAL ALLOWANCE	SHELTER PORTION	INCOME DECLARED
CASE ID	CASELOAD	INCOME DEDUCTED	OTHER DEDUCTIONS
		TOTAL CHEQUE	

If you receive your monthly PWD benefits as a cheque, the Monthly Report Form (HRO081), will be attached to the cheque. Before you send it in to MSDPR, make a copy for your records.

You can also print a Monthly Report Form from the MSDPR website: <http://gov.bc.ca/IncomeAssistanceMonthlyReport>

My Self Serve

My Self Serve (**MySS**) provides online access to income and PWD assistance for residents of British Columbia.

My Self Serve also allows you to securely access your current information online.

For example, you can view personal messages from the ministry, submit your monthly report, and upload forms.

You can access My Self Serve from a personal computer, laptop or smart phone.

Before you register for a My Self Serve account, you need to register for a **Basic BCeID**.



<https://www.bceid.ca>

If you already have a Basic BCeID you can register for My Self Serve:

<https://myselfserve.gov.bc.ca>



Earning More than the Annual Limit

You won't get a PWD payment if:

- You reach your annual limit and
- Your monthly earnings continue to be over the monthly PWD assistance rate

You will continue to get medical and transportation benefits and you won't lose your Persons with Disabilities designation.

Continue to submit your monthly report form each month even if you reach your annual limit.

If you continue to submit your monthly report forms, you may be able to receive disability assistance without having to reapply:

- If your earnings fall below disability assistance rates
- When you are eligible for a new earnings exemption limit in the new calendar year

If you do not continue to submit your monthly report form each month after reaching your annual limit, you will need to reapply for PWD benefits.

MSDPR expects you to report any income on your cheque stub



or online, using My Self Serve.



Annualized Earnings Exemption

An **earnings exemption** is the amount of money you can earn from employment, without any deduction from your PWD benefits.

You can earn money anytime during the year and there is no monthly limit.

The annual earnings exemption applies to money you earn from **January 1 to December 31**.

Any remaining exemption doesn't carry over year to year.

You will receive a new exemption limit each year.

Things to Know:

- Single people may earn up to \$16,000 per calendar year
- You can use your annual earnings exemption anytime during the year. For example, you may work a lot in some months and less in others. It won't affect your monthly PWD amount until you earn more than your annual limit for that calendar year
- Income you earn over the annual earnings exemption limit will be deducted dollar for dollar from your monthly PWD payment
- You always keep 100 per cent of any money you earn yourself
- Keep track of your income, especially if you think you will earn more than the annual limit before the end of the calendar year

You'll receive a letter after you've reached 75% of your annual exemption limit.

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Chapter 12

Filing Your Taxes

You must file your taxes every year even if you don't have a job.

There are a number of financial benefits available to British Columbians who file their taxes.

These benefits won't affect your PWD benefits but you will need to include them on your monthly report.

People who receive PWD benefits usually meet the criteria for the:

- GST Credit
- BC Low Income Climate Action Tax Credit
- BC Sales Tax Credit (refund)
- Provincial Sales Tax Credit (PST Credit)

If you qualify for these benefits, you will get money back from the government.

The **GST credit** is tax-free payment you get 4 times a year that helps people with low and modest incomes offset the GST that they pay.

The **BC Low Income Climate Action Tax Credit** (BCLICATC) is combined with the GST credit payment four times a year. It offsets the impact of carbon taxes for people living on a low income.

The **BC PST credit** has been re-introduced to complement the re-introduction of the provincial sales tax (PST) effective for 2013 and later years. You claim this PST tax credit when you file your T1 Income Tax Return, by using the British Columbia Credits form (BC479).

Filing Your Tax Return

Keeping detailed records of your income and reporting information as it appears on your tax slips is a good way to ensure accuracy on your return.

You can get a form to track your income from MSDPR.

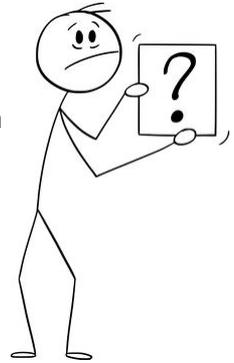
What if I'm Unable to File my Tax Return by Myself?

No problem! Filing taxes can feel complicated and confusing.

Lots of people contact an income tax preparation service and ask for help.

Many community organizations offer free tax clinics.

Remember to bring your tax slips and receipts. Volunteers need them to prepare your income tax and benefit return.



If you have a My Self Serve account, you can access your **Statement of Benefits – T5007**

The T5007 tax slip indicates the amount of PWD benefits you received.

If you don't have a MySS account, you will receive your T5007 in the mail.

If you didn't get a T5007 in the mail, you can call the **MSDPR T5007 information line at: 1-877-815-2363.**

Wait for the option that says "taxes" and then tell the person you did not receive a T5007 for your PWD income.



If you received employment income, you will get a **T4** slip from your employer.

If you receive a Portable Rental Subsidy, BC Housing will send you a **T5007 - Statement of Benefits** slip

If you are missing a tax slip, you can call Canada Revenue Agency (**CRA**) and request a copy: **1-800-959-8281**

Before You Call

To verify your identify, you will need:

- Your SIN
- Your full name and date of birth
- Your complete address
- Details from your notice of assessment or reassessment, proof of income, or other tax document

Free Tax Clinics in Victoria, BC

Oak Bay Volunteer Services VICTORIA, BC	By appointment	Current and prior years
Beacon Community Services at SHOAL 10030 RESTHAVEN DR SIDNEY, BC	Drop-off, Walk-in	Current and prior years
TAPS Volunteer Tax Program 828 VIEW ST VICTORIA, BC	Drop-off, Walk-in	Current and prior years
Burnside Gorge Community Centre 471 CECELIA RD VICTORIA, BC	By appointment, Drop-off	Current and prior years
Izadifar Law VICTORIA, BC	Virtual	Current and prior years

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Chapter 13

When you Turn 65

What Happens When I Turn 65?

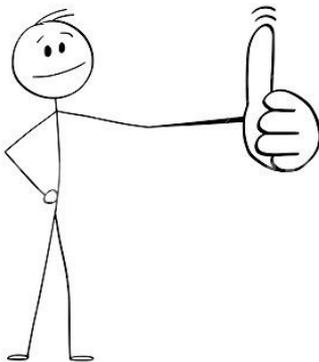
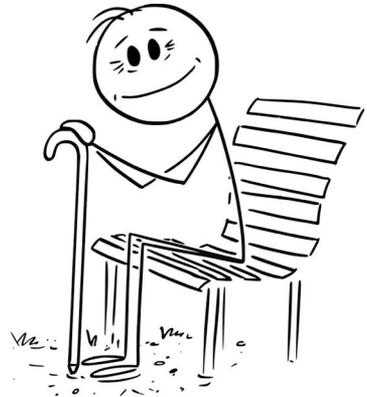
Before you turn 65, MSDPR will remind you, by letter or MySelfServe, to apply for **Old Age Security (OAS)** and the **Guaranteed Income Supplement (GIS)**. OAS and GIS are federal benefits.

You are allowed to apply for OAS the month after you turn 64 and applying early will help to ensure a smoother transition of benefits.

In some cases, you may be eligible for automatic enrolment for OAS and GIS.

If you are eligible for automatic enrolment Service Canada will mail you a letter the month after you turn 64.

If you are not eligible for automatic enrolment you need to apply using the **Application for the Old Age Security Pension and the Guaranteed Income Supplement** which can be accessed online or at a Service Canada office.



MSDPR will ask you to confirm that you have applied for and/or been approved for federal benefits. If you don't do this, you could become ineligible for PWD.

A good way to avoid issues with your eligibility is to keep copies of the confirmation documents you receive when you apply for federal benefits so you can present them when requested.

BC Senior's Supplement

The Senior's Supplement is a provincial top-up to the federal GIS payment.

The Senior's Supplement is paid on a monthly basis to low-income residents of BC who are receiving OAS and GIS.

The maximum Senior's Supplement rate is \$99.30 per single senior.

Medical Benefits

When you stop receiving PWD benefits because you started receiving OAS and GIS, MSDPR will switch your file over to **Medical Services Only (MSO)** status.

Senior's Supplement Rate Table

Effective: April 1, 2023

The following table shows how to calculate the Senior's Supplement (SS) based on April 1, 2023 federal Old Age Security (OAS)/Guaranteed Income Supplement (GIS)/Allowance payment levels.

The asterisk indicates the most recent rate table changes

Supplement	Single or married to spouse not on OAS/GIS/Allowance	Married (both on OAS/GIS) (each) x 2 = Couple	Married (Spouse on Allowance)	Married (Spouse on Allowance)
			Pensioner	Spouse
OAS	*\$691.00	*\$691.00	*\$691.00	*\$691.00
GIS	+\$1,032.10	+\$621.25	+\$621.25	+\$621.25
	*\$1,723.10	*\$1,312.25	*\$1,312.25	*\$1,312.25
Seniors Supplement	+\$99.30	+\$110.25	+\$110.25	+\$99.83
			*\$1,422.50	+\$1,412.08
Guaranteed Totals	= *\$1,822.40	=*\$2,845.00		=*\$2,834.58

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Financial Wellness Checklist

To Begin with:

- Make a budget
- Open a savings account
- Start an emergency fund
- Don't spend more money that you make/get each month from PWD
- Apply for the Disability Tax Credit, if you are eligible
- Set up your RDSP, if you are eligible

Monthly:

- Report money you earn to MSDPR
- Pay your rent and bills on time
- Create your monthly budget to stay on track

Yearly:

- File your taxes

Future:

- Keep saving for the future
- Apply for OAS and GIS when you turn 65



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