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MNCHP NETWORK 'SPECIAL' BULLETIN DECEMBER 05 / 08:  
FINANCIAL INFORMATION FOR NEW PARENTS

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In response to requests for financial planning information for new parents, this week's bulletin provides an overview of some information and resources for new parents about finances and benefits. This bulletin is based on a preliminary scan and feedback from MNCHP network members. We invite you to share other relevant information and resources about this topic.

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### ----- I. HAVING A BABY GUIDES: GOVERNMENT OF ONTARIO AND SERVICE CANADA -----

#### ONTARIO

##### 1. HAVING A BABY (also available in French)

This website (Government of Ontario, 2008) provides useful information for parents/caregivers including: (1) birth certificate information such as how to register a birth in Ontario, applying for an Ontario birth certificate, and an online status inquiry for an Ontario birth certificate; and (2) quick links to the social insurance number application form, the Canada passport application form, the guide to the Ontario Child Care Supplement for working families, registration for Ontario Health Insurance (OHIP) Coverage, and the Canada Child Tax Benefit (CCTB).

English:

[www.gov.on.ca/ont/portal/lut/p/cmd/cs/ce/7\\_0\\_A/s/7\\_0\\_252/s.7\\_0\\_A/7\\_0\\_252/l/en?docid=004436](http://www.gov.on.ca/ont/portal/lut/p/cmd/cs/ce/7_0_A/s/7_0_252/s.7_0_A/7_0_252/l/en?docid=004436)

French:

[www.gov.on.ca/ont/portal/lut/p/cmd/cs/ce/7\\_0\\_A/s/7\\_0\\_252/s.7\\_0\\_A/7\\_0\\_252/l/fr?docid=007302](http://www.gov.on.ca/ont/portal/lut/p/cmd/cs/ce/7_0_A/s/7_0_252/s.7_0_A/7_0_252/l/fr?docid=007302)

#### CANADA

##### 2. HAVING A BABY: FIND OUT HOW YOU CAN PREPARE FOR YOUR CHILD'S BIRTH AND FUTURE NOW (also available in French)

This Service Canada website (2008) provides information for parents/caregivers about how to: (1) apply for employment insurance maternity and parental benefits; (2) apply for their child's birth certificate; (3) register their child for a health card; (4) apply for their child's Social Insurance Number (SIN); and (5) apply for the Canada Child Tax Benefit (CCTB).

English: <http://www.servicecanada.gc.ca/en/audiences/families/index.shtml>

French: <http://www.servicecanada.gc.ca/fr/vie/enfant.shtml>

### ----- II. PERSONAL FINANCE -----

#### ONTARIO

##### 3. BUDGETING FOR BABY

This resource, produced by the Peterborough County-City Health Unit (2006), provides information about budgeting for a new baby. It includes suggestions for things to do before the baby arrives (e.g., develop a financial plan), tips for stretching money, and a budget worksheet.

<http://www.pcchu.ca/RH/images/PDF/RH-BudgetingforBabyBrochure.pdf>

##### 4. EMPLOYMENT AND PERSONAL FINANCE (also available in French)

This website (Government of Ontario, 2008) provides information about: (1) seeking employment including links to job government jobs and programs, (2) job search skills, (3) links of interest to workers (e.g., Canada Labour code, Pay Equity), (4) taxes, (5) benefits, (6) investing, and (7) debt.

English:

[www.gov.on.ca/ont/portal/!ut/p/.cmd/cs/.ce/7\\_0\\_A/s/7\\_0\\_252/s.7\\_0\\_A/7\\_0\\_252/l/en?docid=EC001015](http://www.gov.on.ca/ont/portal/!ut/p/.cmd/cs/.ce/7_0_A/s/7_0_252/s.7_0_A/7_0_252/l/en?docid=EC001015)

French:

[www.gov.on.ca/ont/portal/!ut/p/.cmd/cs/.ce/7\\_0\\_A/s/7\\_0\\_252/s.7\\_0\\_A/7\\_0\\_252/l/fr?docid=FC001015](http://www.gov.on.ca/ont/portal/!ut/p/.cmd/cs/.ce/7_0_A/s/7_0_252/s.7_0_A/7_0_252/l/fr?docid=FC001015)

## 5. ONTARIO ASSOCIATION OF CREDIT COUNSELLING SERVICES

The Ontario Association of Credit Counselling Services (OACCS) represents a membership network of Accredited Credit Counselling Agencies and Certified Credit Counsellors. OACCS aims to enhance the personal financial well-being of Canadians through financial literacy, education, and industry leadership. This website allows users to search for the nearest registered, not-for-profit OACCS Credit Counselling agency that meets the accreditation standards.

<http://www.oaccs.com/agencies.html>

## 6. CHECKBEFOREYOUINVEST.CA

(also available in French)

This website (Ontario Securities Commission, 2006) provides information for consumers about how to be an informed investor.

English: <http://www.osc.gov.on.ca/Investor/Check/index.html>

French: [http://www.osc.gov.on.ca/Investor/Check/index\\_fr.html](http://www.osc.gov.on.ca/Investor/Check/index_fr.html)

## 7. FINANCIAL ASSISTANCE AND SUPPORT SERVICES

(also available in French)

This website (Government of Ontario, 2008) provides links related to financial assistance and support services for unemployment, people with disabilities, and seniors.

English:

[www.gov.on.ca/ont/portal/!ut/p/.cmd/cs/.ce/7\\_0\\_A/s/7\\_0\\_252/s.7\\_0\\_A/7\\_0\\_252/l/en?docid=EC001018](http://www.gov.on.ca/ont/portal/!ut/p/.cmd/cs/.ce/7_0_A/s/7_0_252/s.7_0_A/7_0_252/l/en?docid=EC001018)

French:

[www.gov.on.ca/ont/portal/!ut/p/.cmd/cs/.ce/7\\_0\\_A/s/7\\_0\\_252/s.7\\_0\\_A/7\\_0\\_252/l/fr?docid=FC001018](http://www.gov.on.ca/ont/portal/!ut/p/.cmd/cs/.ce/7_0_A/s/7_0_252/s.7_0_A/7_0_252/l/fr?docid=FC001018)

## 8. FINANCIAL AND CAREER COUNSELLING FOR WOMEN

(also available in French)

This website (Ontario Women's Directorate, 2008) provides links of interest for women related to financial and career counselling.

English: <http://www.citizenship.gov.on.ca/owd/english/women/financial/>

French: <http://www.citizenship.gov.on.ca/owd/french/women/financial/>

## CANADA

## 9. WELLNESS IS... CREATING A FAMILY BUDGET

(also available in French)

This resource, produced by the Health Promotion & Rehabilitation Directorate (2008), provides an overview of how to create a family budget, which includes looking at spending habits and tips for getting better control of personal finances.

English: <http://www.acc-vac.gc.ca/clients/sub.cfm?source=health/wellness/4>

French: [http://www.acc-vac.gc.ca/clients\\_f/sub.cfm?source=health/wellness/4](http://www.acc-vac.gc.ca/clients_f/sub.cfm?source=health/wellness/4)

## 10. CANADIAN CONSUMER INFORMATION GATEWAY: TOOLS AND CALCULATORS

(also available in French)

This website provides links to online tools to help consumers make better decisions and make the most of their money.

English: <http://consumerinformation.ca/app/oca/ccig/toolsCalculators.do?language=eng>  
French: <http://consumerinformation.ca/app/oca/ccig/toolsCalculators.do?language=fr>

----- III. EDUCATION SAVINGS -----

ONTARIO

11. SAVING FOR YOUR CHILD'S EDUCATION  
(also available in French)

This resource, produced by the Ontario Securities Commission (OSC) (2007), provides information about RESPs including: federal grants that can help families save even more, the types of RESPs available, how to choose an RESP, information to consider before making an investment, and how the OSC can help. For free hard copies, please contact Luisa DelDuca by phone at 416-593-8216 or by email at [ldelduca@osc.gov.on.ca](mailto:ldelduca@osc.gov.on.ca).

English: [http://www.osc.gov.on.ca/Investor/Resources/res\\_resp\\_en.pdf](http://www.osc.gov.on.ca/Investor/Resources/res_resp_en.pdf)  
French: [http://www.osc.gov.on.ca/Investor/Resources/res\\_resp\\_fr.pdf](http://www.osc.gov.on.ca/Investor/Resources/res_resp_fr.pdf)

12. REGISTERED EDUCATION SAVINGS PLAN (RESP) CHECKLIST  
(also available in French)

This resource, produced by the Ontario Securities Commission (OSC) (2007), provides a checklist of key things for parents/caregivers to consider before investing in an RESP. For free hard copies, please contact Luisa DelDuca by phone at 416-593-8216 or by email at [ldelduca@osc.gov.on.ca](mailto:ldelduca@osc.gov.on.ca).

English: [http://www.osc.gov.on.ca/Investor/Resources/res\\_respchecklist\\_en.pdf](http://www.osc.gov.on.ca/Investor/Resources/res_respchecklist_en.pdf)  
French: [http://www.osc.gov.on.ca/Investor/Resources/res\\_respchecklist\\_fr.pdf](http://www.osc.gov.on.ca/Investor/Resources/res_respchecklist_fr.pdf)

CANADA

13. CANLEARN: EDUCATION SAVINGS FOR YOUR CHILD  
(also available in French)

This website provides information for parents/caregivers about how to get the government's grant and/or bond for their child's education. Information is provided about the Registered Education Savings Plan (RESP), the Canada Education Savings Grant (CESG), the Canada Learning Bond (CLB), and the Alberta Centennial Education Savings Plan (for Alberta residents).

English: <http://www.canlearn.ca/eng/saving/index.shtml>  
French: <http://www.cibletudes.ca/fra/epargner/index.shtml>

----- IV. BENEFITS AND SUBSIDIES -----

ONTARIO

14. HAVING A BABY: BENEFITS AND SUBSIDIES  
(also available in French)

This website (Government of Ontario, 2008) provides useful information and links for parents/caregivers about benefits and subsidies including: sick benefits, the Ontario Child Care Supplement for Working Families, Child and Family Benefits, Daycare and Daycare Subsidies, Registered Education Savings Plan (RESP), and the Canadian Pension Plan Child Rearing Drop-out Provision.

English:  
[www.gov.on.ca/ont/portal!/ut/p/.cmd/cs/.ce/7\\_0\\_A/s/7\\_0\\_252/s.7\\_0\\_A/7\\_0\\_252/l/en?docid=012220](http://www.gov.on.ca/ont/portal!/ut/p/.cmd/cs/.ce/7_0_A/s/7_0_252/s.7_0_A/7_0_252/l/en?docid=012220)  
French:  
[www.gov.on.ca/ont/portal!/ut/p/.cmd/cs/.ce/7\\_0\\_A/s/7\\_0\\_252/s.7\\_0\\_A/7\\_0\\_252/l/fr?docid=012229](http://www.gov.on.ca/ont/portal!/ut/p/.cmd/cs/.ce/7_0_A/s/7_0_252/s.7_0_A/7_0_252/l/fr?docid=012229)

15. ONTARIO CHILD BENEFIT  
(also available in French)

The Ontario Child Benefit (Government of Ontario, 2007) aims to expand opportunity for low-income families. Since July 2008 the Ontario Child Benefit is being delivered to eligible families monthly. This website provides eligibility information, financial information, and a link to frequently asked questions.  
English: <http://www.gov.on.ca/children/english/programs/ocb/index.html>  
French: [http://www.gov.on.ca/children/french/programs/ocb/STEL02\\_184605.html](http://www.gov.on.ca/children/french/programs/ocb/STEL02_184605.html)

CANADA

16. CANADABENEFITS.GC.CA  
(also available in French)

This website (Government of Canada, 2008) allows users to select their province or territory and find the benefits that are available.

English: <http://www.canadabenefits.gc.ca/faechome.jsp?lang=en>  
French: <http://www.prestationsducanada.gc.ca/f.1.2ch.4m.2@.jsp?lang=fra>

17. MATERNITY, PARENTAL, AND SICKNESS BENEFITS  
(also available in French)

This website (Service Canada, 2008) provides information about the Maternity and Parental Benefits provided by Employment Insurance (EI) to individuals who are pregnant, have recently given birth, are adopting a child, or are caring for a newborn. It includes eligibility information, application information, forms, financial information (e.g., how much an individual will receive), contact information, and a link to related information.

English: <http://www.servicecanada.gc.ca/en/sc/ei/benefits/maternityparental.shtml>  
French: <http://www.servicecanada.gc.ca/fr/sc/ae/prestations/materniteparentales.shtml>

18. NATIONAL CHILD BENEFIT AND CANADA CHILD TAX BENEFIT  
(also available in French)

This website provides information about the National Child Benefit (NCB), a partnership of the Government of Canada, provinces and territories, and First Nations. The Government of Canada contributes to the NCB initiative through a supplement to its Canada Child Tax Benefit (CCTB) system. This additional payment is called the NCB Supplement. It provides extra support to low-income families with children by topping up the monthly payments they receive under the CCTB system. This website includes a library and success stories.

English: [http://www.nationalchildbenefit.ca/home\\_e.html](http://www.nationalchildbenefit.ca/home_e.html)  
French: [http://www.nationalchildbenefit.ca/home\\_f.html](http://www.nationalchildbenefit.ca/home_f.html)  
Canada Child Tax Benefit information: <http://www.servicecanada.gc.ca/en/goc/cctb.shtml>  
French: <http://www.servicecanada.gc.ca/fr/gdc/pfce.shtml>

19. CANADA CHILD TAX BENEFIT ONLINE CALCULATOR  
(also available in French)

This online calculator, provided by the Canada Revenue Agency (CRA) (2008), helps parents/caregivers determine the amount of child and family benefits, including related provincial and territorial benefits delivered by the CRA, that they may be entitled to receive.

English: <http://www.cra-arc.gc.ca/bnfts/clcltr/menu-eng.html>  
French: <http://www.cra-arc.gc.ca/bnfts/clcltr/menu-fra.html>

20. EMPLOYMENT INSURANCE AND THE FAMILY SUPPLEMENT  
(also available in French)

This website (Service Canada, 2008) provides information about the family supplement, a feature of Employment Insurance (EI) that provides additional benefits to low-income families with children. Individuals do not have to apply for this benefit because it is automatically added to individuals' EI payment.

English: [http://www.rhdsc.gc.ca/eng/ei/service/family\\_supplement.shtml](http://www.rhdsc.gc.ca/eng/ei/service/family_supplement.shtml)

<http://www.servicecanada.gc.ca/en/sc/ei/family/familysupplement.shtml>

French: [http://www.rhdsc.gc.ca/fra/ae/services/supplement\\_familial.shtml](http://www.rhdsc.gc.ca/fra/ae/services/supplement_familial.shtml)

<http://www.servicecanada.gc.ca/fr/sc/ae/famille/supplementfamilial.shtml>

## 21. CANADA PENSION PLAN CHILDREN'S BENEFITS

(also available in French)

This website provides information about the Canada Pension Plan (CPP) Children's Benefits, which provide a monthly benefit to the dependent children of disabled or deceased contributors. It includes eligibility information, application information, forms, financial information, contact information, and a link to related information.

English: <http://www.servicecanada.gc.ca/en/sc/cpp/childrenpension.shtml>

French: <http://www.servicecanada.gc.ca/fr/sc/rpc/pensionsdenfant.shtml>

## 22. CANADA PENSION PLAN SURVIVOR'S PENSION

(also available in French)

This website provides information about the Canada Pension Plan (CPP) Survivor's Pension, which provides a monthly pension to the surviving spouse, common-law partner, or children of a deceased contributor. It includes eligibility information, application information, financial information (e.g., payment rates), dates and deadlines, and contact information.

English: <http://www.servicecanada.gc.ca/en/sc/cpp/survivor/survivorpension.shtml>

French: <http://www.servicecanada.gc.ca/fr/sc/rpc/survivant/pensionssurvivant.shtml>

## 23. CANADIAN PENSION PLAN – CHILD REARING DROP-OUT PROVISION (STAYING AT HOME TO RAISE YOUR CHILD)

(also available in French)

The Canada Pension Plan includes a provision for parents who stay home (or reduce their earnings) to care for a child. The Child Rearing Drop-out Provision protects parents against significant reductions in their future pensions (Service Canada, 2008).

English: <http://www.hrsdc.gc.ca/eng/isp/pub/factsheets/chidropout.shtml>

French: <http://www.rhdsc.gc.ca/fra/psr/pub/feuilletselevenfant.shtml>

----- V. SPECIAL NEEDS -----

## ONTARIO

### 24. ASSISTANCE FOR CHILDREN WITH SEVERE DISABILITIES

(also available in French)

This program, through the Ministry of Child and Youth Services (MCYS), helps parents with some of the extra costs of caring for a child who has a severe disability to help the child live as normal a life as possible at home and in the community (MCYS, 2008).

English: <http://www.gov.on.ca/children/english/programs/needs/disabilities/index.html>

French: <http://www.gov.on.ca/children/french/programs/needs/disabilities/index.html>

### 25. SPECIAL SERVICES AT HOME

(also available in French)

This program (Ministry of Child and Youth Services, 2007) helps families pay for special services in the home or outside the family home as long as the child is not receiving support from a residential program. Families can hire someone for helping their child learn new skills and abilities or do more of the daily living activities on their own. It can also include respite services.

English: <http://www.gov.on.ca/children/english/programs/needs/services/index.html>

French: <http://www.gov.on.ca/children/french/programs/needs/services/index.html>

## 26. OUT-OF-HOME RESPITE AND FUNDING

(also available in French)

Families with multiple special needs can receive up to 7 days of respite per year provided in a location outside of their home. This website (Ministry of Child and Youth Services, 2007) provides eligibility information, information about enhanced respite funding, and information about how to apply.

English: <http://www.gov.on.ca/children/english/programs/needs/respite/index.html>

French: <http://www.gov.on.ca/children/french/programs/needs/respite/index.html>

## CANADA

### 27. CHILD DISABILITY BENEFIT (CDB)

(also available in French)

This website provides information about the Child Disability Benefit (CDB), a tax-free benefit for families who care for children under age 18 with a severe and prolonged impairment in mental or physical functions. It includes eligibility information, application information, financial information (e.g., how it is calculated), dates and deadlines, and contact information.

English: <http://www.servicecanada.gc.ca/en/goc/cdb.shtml>

French: <http://www.servicecanada.gc.ca/fr/gdc/peh.shtml>

## ----- VI. CHILD-CARE -----

## ONTARIO

### 28. CHILD CARE BURSARY PLAN

(also available in French)

This plan, through the Ontario Student Assistance Program (OSAP), provides a bursary to persons who are enrolled in a recognized post-secondary institution and are responsible for child-care costs of 3 or more children.

English: [http://osap.gov.on.ca/eng/Not\\_secure/plan\\_grants\\_full\\_sepapp\\_childcare\\_12345.htm](http://osap.gov.on.ca/eng/Not_secure/plan_grants_full_sepapp_childcare_12345.htm)

French: [http://osap.gov.on.ca/fre/not\\_secure/Plan\\_Grants\\_full\\_sepapp\\_childcare\\_12345.htm](http://osap.gov.on.ca/fre/not_secure/Plan_Grants_full_sepapp_childcare_12345.htm)

### 29. ONTARIO CHILD CARE SUPPLEMENT FOR WORKING FAMILIES

(also available in French)

This supplement awards benefits to low- and moderate- income families with dependent children less than 7 years of age.

English: <http://www.rev.gov.on.ca/english/credit/occs/>

French: <http://www.rev.gov.on.ca/french/credit/occs/index.html>

## CANADA

### 30. UNIVERSAL CHILD CARE BENEFIT

(also available in French)

The Universal Child Care Benefit (UCCB) provides a taxable \$100 monthly payment to families for each child under the age of 6 to help cover the cost of child care. This website includes eligibility information, application information, dates and deadlines, and related information.

English: [http://www.servicecanada.gc.ca/en/goc/universal\\_child\\_care.shtml](http://www.servicecanada.gc.ca/en/goc/universal_child_care.shtml)

French: [http://www.servicecanada.gc.ca/fr/gdc/prestation\\_universelle\\_garde\\_enfants.shtml](http://www.servicecanada.gc.ca/fr/gdc/prestation_universelle_garde_enfants.shtml)