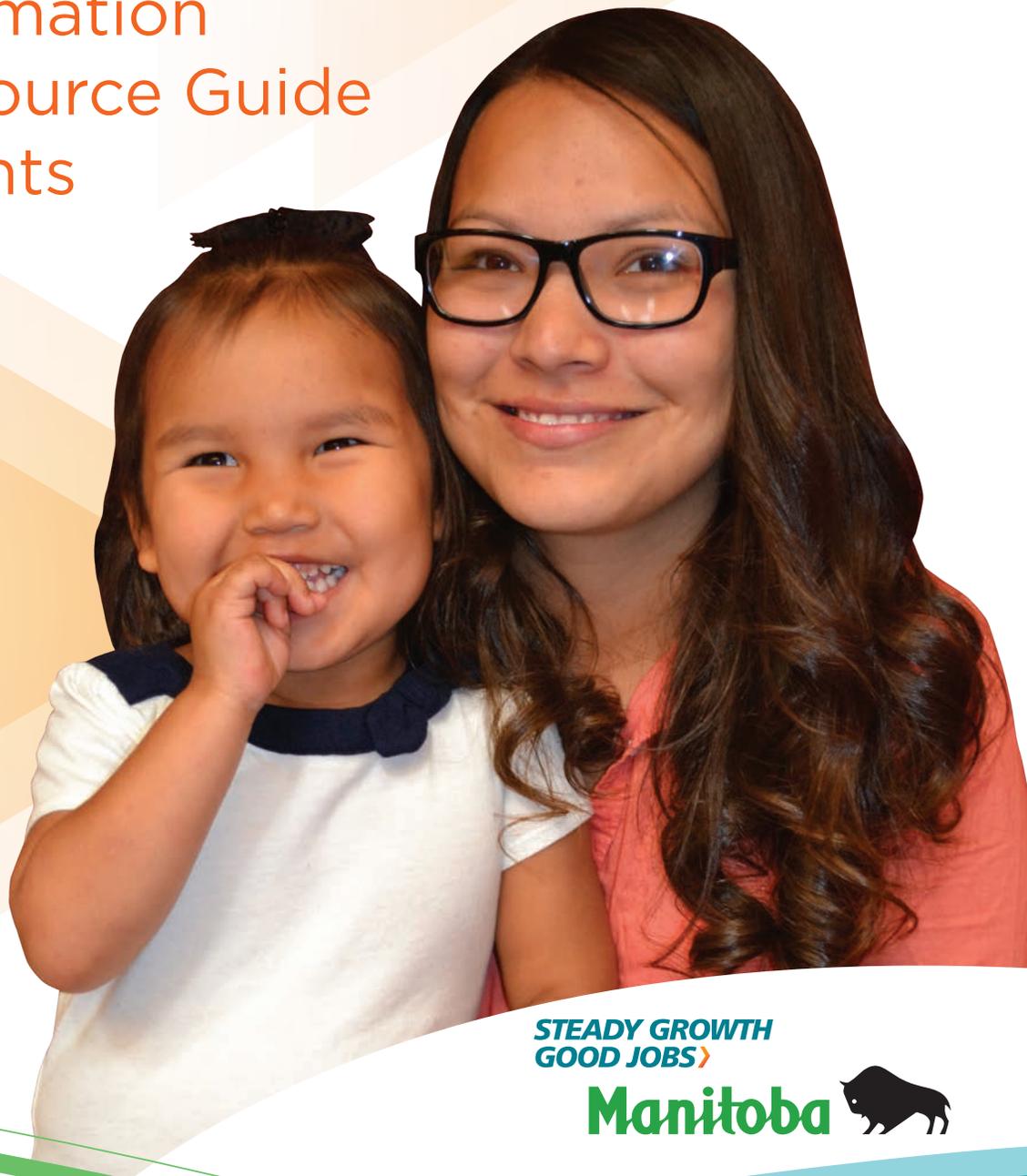


Empowered to Change

Planning Your Path Forward

An Information
and Resource Guide
for Parents



STEADY GROWTH
GOOD JOBS >

Manitoba 

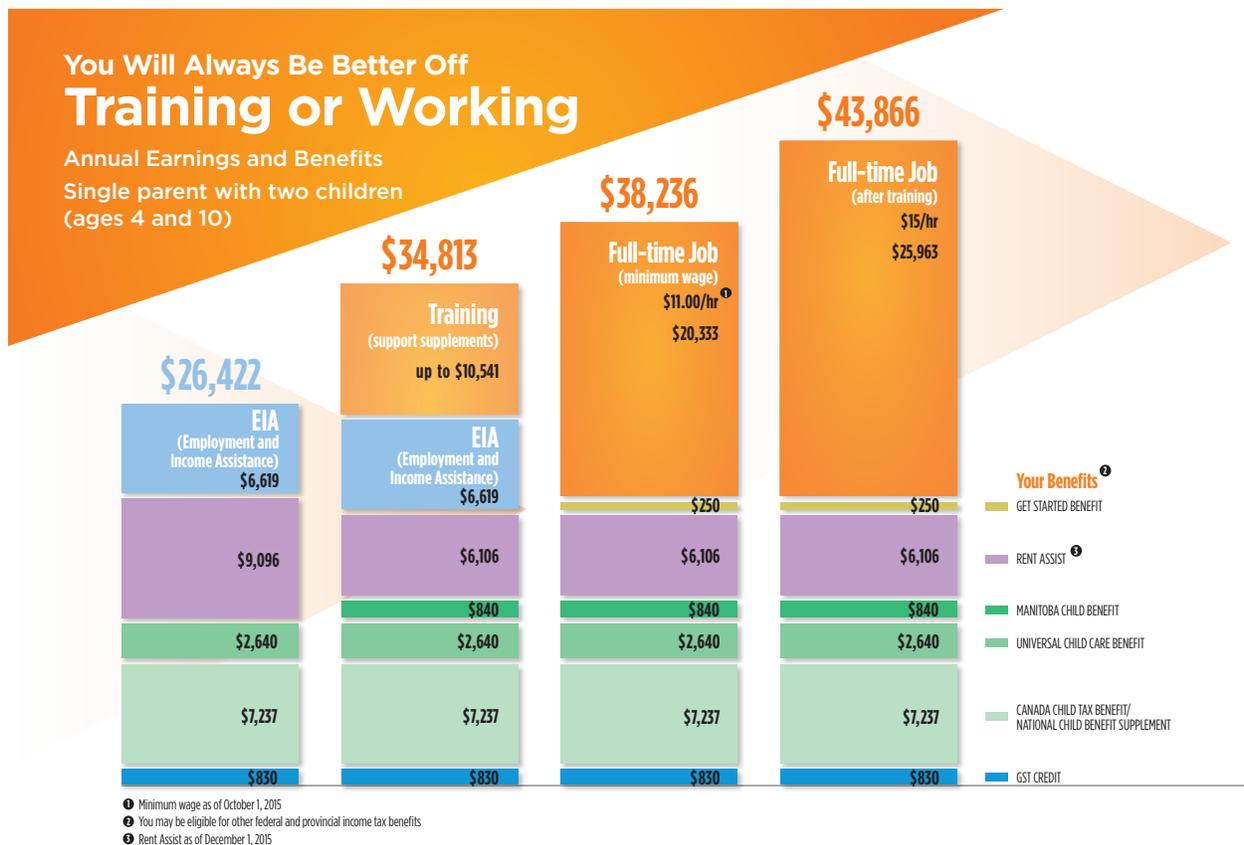
► The Benefits of Training and Working

Moving towards independence will be your own unique experience. The journey is different for everyone. However, along the way there are common, shared milestones. Things like:

- earning your own money
- increasing your family income
- giving your children new opportunities
- finding success, personally and at work

As you move off Employment and Income Assistance (EIA), it is important to remember that you will **keep many of your current benefits**. You may even be eligible for additional benefits. Best of all, your earnings could be \$8,000 to \$17,000 more per year than EIA benefits alone!

The bottom line is that you will **always** make more money if you are working than if you stay on EIA. More importantly, you will be planning for your family’s future.



► Your Pathway to Employment

Let us help you to get started on your pathway to employment.

Step 1: To get ready, your first goal is to make an appointment with your Employment and Income Assistance (EIA) counsellor for a **training and employment planning discussion**.

To make an appointment, contact your EIA counsellor directly. If you need information about how to contact your EIA counsellor:

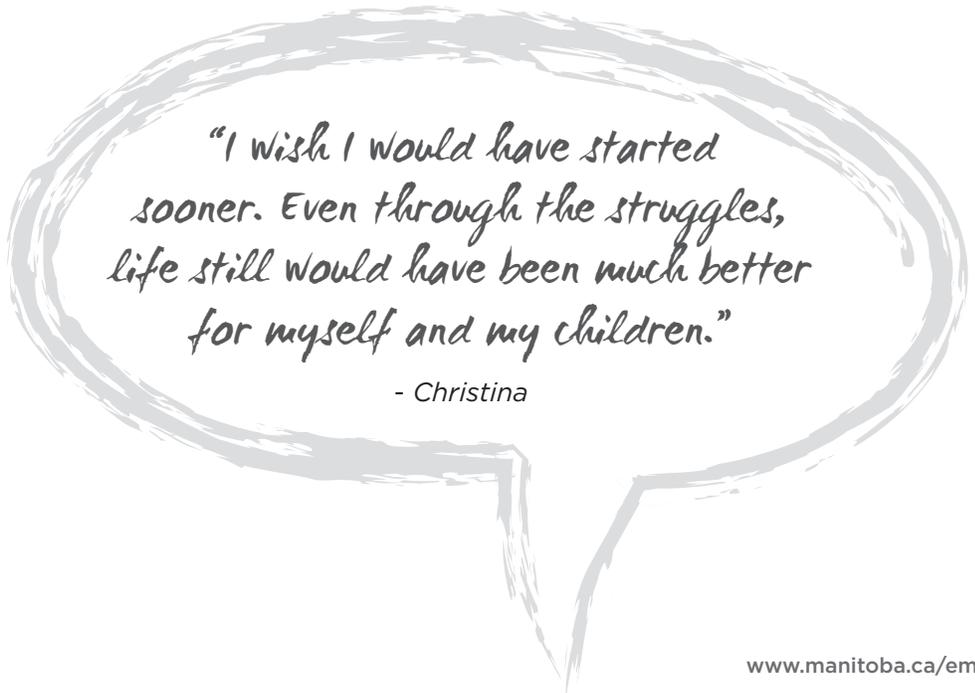
- Winnipeg residents call: 204-948-4000 or toll free 1-877-812-0014
- Outside Winnipeg, contact a Family Services centre in your community. For a list of centres, visit www.manitoba.ca/fs.

Step 2: When you meet with your EIA counsellor, you will **discuss your training and employment goals** and decide what steps will help you **prepare for training and employment**. Your EIA counsellor may suggest a **review of your essential skills** (like reading, document use, and others) and refer you to meet with Essential Skills/Workplace Education Manitoba. This meeting will help you to learn about your current skills and strengths and figure out areas of improvement to be successful in your occupation or workplace.

Step 3: The outcome of the planning and essential skills discussions will help you to create a **training and employment plan** that is right for you. Depending on your pathway, your next steps might include upgrading, training for a specific career and/or referral to employment services.

For more details, see the Pathway to Employment illustration on the inside back cover.

The important thing to remember is that we will work with you to help you learn and move forward. After your initial discussion – or at any point – if you hit a barrier or are not ready to go any further, that’s okay. Supports and programs will still be available to help you get through!



“I wish I would have started sooner. Even through the struggles, life still would have been much better for myself and my children.”

- Christina

How to Use this Guide

This guide outlines some of the things your EIA counsellor or other support worker will help you with, so you can create your training and employment plan. You may find you can already address some of these things on your own.

Get a head start by reviewing the information, supports and benefits outlined in this guide. Hold onto this guide and refer to it often. For the most up-to-date information and links to useful resources to assist you on your pathway, visit www.manitoba.ca/empower. Let us help you to empower your potential!

► Making Your Plan

Identification and Personal Documents

(Check this box when section is completed)

A great first step is getting identification (ID) and other documents. You need ID to do things like:

- open a bank account
- enrol in a training program
- register your children in school or child care
- get paid at a job (you need a Social Insurance Number card)

You can get some forms of ID at no cost. For other ID you will have to pay a fee. You may be eligible for financial help to get some of these documents.

You can call ahead or look on the Internet to see what type of information you will need to get the particular ID you are looking for.

These pieces of ID will be useful for you when you move into training and then a job:

- birth certificate
- social insurance number (SIN) card
- Manitoba health card

These are other pieces of ID that can be used if you don't have one of the above:

- driver's licence
- Manitoba identification card (a photo ID)
- passport

To find out about getting your ID documents:

Type of Identification (ID)	Address and Contact Information
Birth Certificate Change of Name Certificate Fee: Yes	Vital Statistics Agency of Manitoba 254 Portage Ave., Winnipeg MB R3C 0B6 Phone: 204-945-3701 Toll free: 1-866-949-9296 Email: vitalstats@gov.mb.ca
Driver's Licence Fee: Yes	Manitoba Public Insurance (MPI) In Winnipeg: 204-985-7000 Toll free: 1-800-665-2410 TTY/TTD: 204-985-8832 Web: www.mpi.mb.ca and search for "driver licensing"
Manitoba Identification Card Fee: Yes Note: This fee may be waived in certain circumstances.	Manitoba Public Insurance (MPI) In Winnipeg: 204-985-7000 Toll free: 1-800-665-2410 TTY/TTD: 204-985-8832 Web: www.mpi.mb.ca and search for "Manitoba Identification Card"
Manitoba Health card	Registration and Client Services Manitoba Health 300 Carlton St., Winnipeg MB R3B 3M9 Phone: 204-786-7101 Fax: 204-783-2171 Toll free: 1-800-392-1207 TDD/TTY: 204-774-8618 TDD/TTY relay service outside Winnipeg: 711 or 1-800-855-0511 Web: www.manitoba.ca/health/mhsip/
Social Insurance Number card	Service Canada Toll free: 1-800-206-7218 Web: www.servicecanada.gc.ca <i>NOTE: There may be a fee for a replacement card.</i>
Passport Fee: Yes	Passport Canada Toll free: 1-800-567-6868 Web: www.ppt.gc.ca

Your Money

Managing your money will help you succeed and meet your family's needs every month. Creating a budget is a good tool for you to meet those needs, and find money for extra items you may want. Knowing how to manage your money will make it easier to move off of EIA and meet your personal career and financial goals.

There are three important steps to financial independence:

1. Open a bank account
2. Make a simple budget to figure out how much you have to pay for the things you need
3. Find out your credit history

1. Open a Bank Account

(Check this box when section is completed)

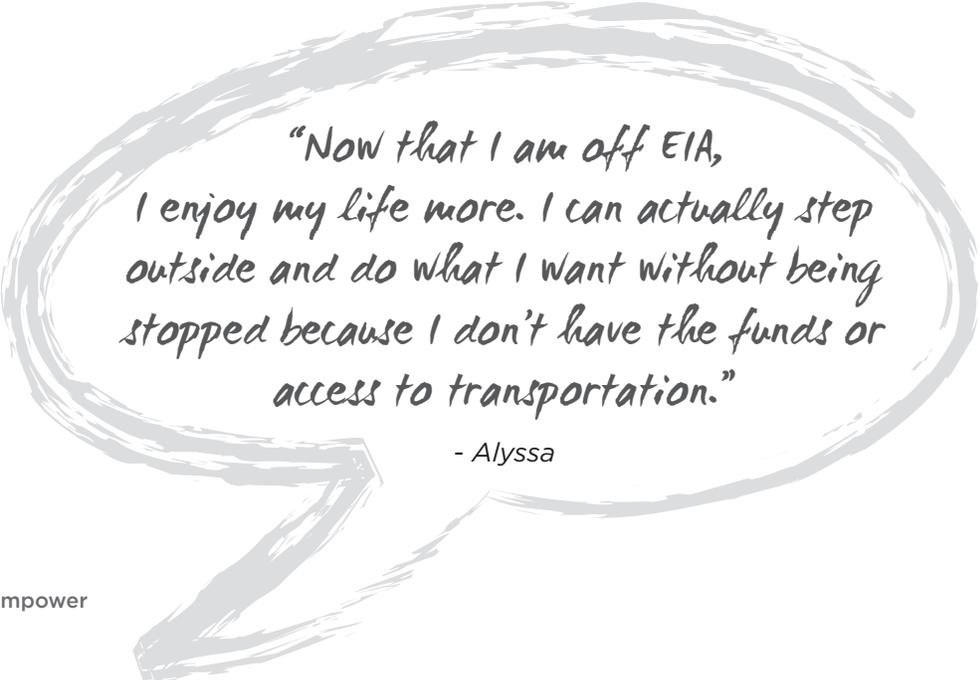
If you don't have one already, you can go to a bank or most credit unions and open a bank account in your name. You have a legal right to open a bank account, even if:

- You don't have a job.
- You don't have any money to deposit right away.
- You have filed for bankruptcy (a legal process to help you clear your debts).

Bank or credit union staff will tell you how to open an account. You must have two pieces of identification (ID), including one piece with a photo on it. Some forms of ID you can use to open an account are:

- driver's licence
- Canadian birth certificate
- Canadian passport

You may need to pay service fees every month to use your bank account. The amount of the fees depends on the bank or credit union you use, and the type of account you choose. Some credit unions don't charge a monthly fee, but they do charge a one-time membership fee. Be sure to ask questions about the details when choosing what type of account to open and where.



*"Now that I am off EIA,
I enjoy my life more. I can actually step
outside and do what I want without being
stopped because I don't have the funds or
access to transportation."*

- Alyssa

2. Make a Budget

(Check this box when section is completed)

A budget is a simple, written plan that lists how much money you earn each month (monthly income) and how much money you have to spend for rent, food and other living costs (monthly expenses).

Examples of monthly income in your budget might be:

- pay from your job
- benefits like the Manitoba Child Benefit, Rent Assist, Canada Child Tax Credit
- child support payments or alimony

Some monthly expenses in your budget might be:

- rent
- heating and other utility costs
- telephone or cell phone bills
- child care
- groceries
- bus pass
- medicine
- entertainment

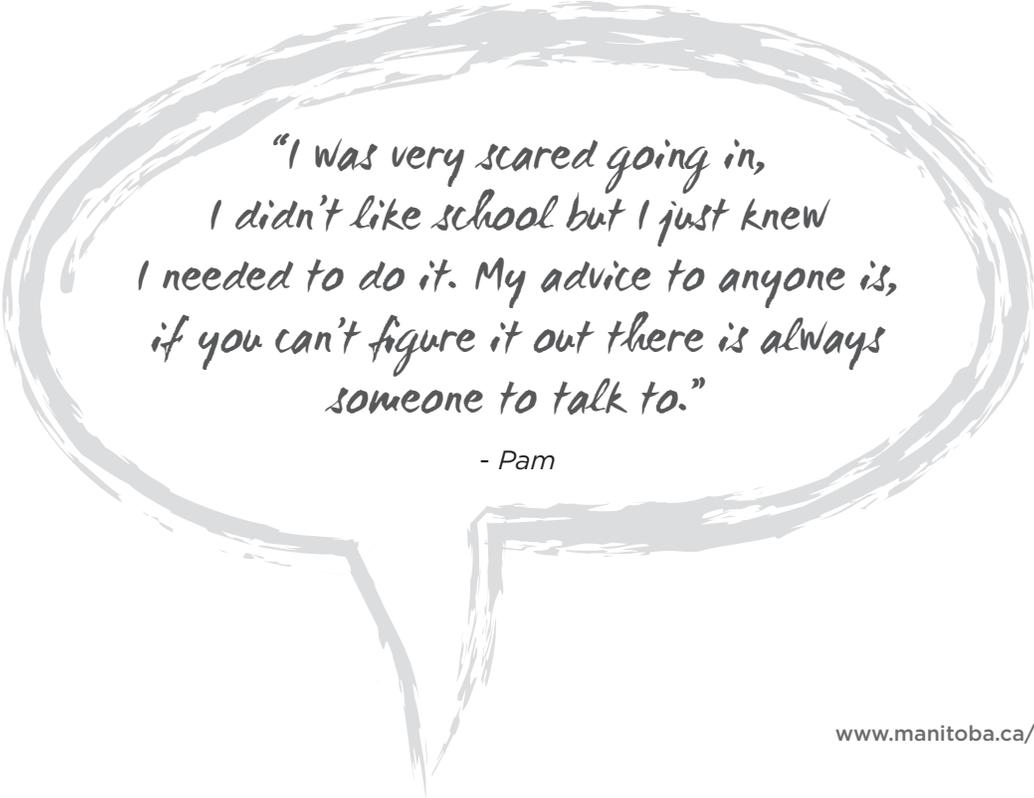
Before starting a new job or training program, try to make some room in your budget for work clothes, supplies and other expenses you need to get started. Your case co-ordinator/worker or career development consultant can help you figure out what to consider. EIA and Training and Employment Services will help provide for essential supplies.

You can learn how to plan a budget. A sample of a basic monthly budget worksheet is available at the Canadian Bankers Association website:

www.yourmoney.cba.ca/students/inside/budgeting/

You can also look at the Financial Consumer Agency of Canada website at:

www.fcac-acfc.gc.ca/Eng/resources/publications/budgeting



*"I was very scared going in,
I didn't like school but I just knew
I needed to do it. My advice to anyone is,
if you can't figure it out there is always
someone to talk to."*

- Pam

3. Find out Your Credit History

(Check this box when section is completed)

When you apply for a bank loan, credit card, or other types of credit these lenders will often look up your credit report. Credit reports show your credit history. They are used by banks, credit unions, credit card companies, cell phone companies and others lenders to decide if they will provide you with credit. Your credit history shows your habits for paying back debts and bills on time. Credit reports can also be used by:

- **landlords** when you apply to rent an apartment
- **employers** when you are looking for job
- **insurance companies** when you apply for car or home insurance
- **banks and other lenders** when you are trying to get a loan or credit at a lower interest rate

It is a good idea to find out about your own credit history. If you have a bad credit history, a credit report can help you understand it and start building a good credit rating. You can get a copy of your credit report online or in the mail. If you order a copy through the Internet, you will be charged a fee. If you order a copy in writing, and send it by mail, the credit-reporting agencies will send you a copy of your report for free. When applying to get a copy of your credit rating by mail, you must include a photocopy of two pieces of ID (ex: Manitoba health card or utility bill, and a driver's licence, Certificate of Indian Status card (Treaty card) or Canadian Citizenship card).

You can call the credit reporting agencies yourself to find out what type of ID they require and their mailing addresses.

These are the toll free phone numbers for the two major credit report agencies in Canada:

Equifax Canada - 1-800-465-7166

Transunion Canada - 1-866-525-0262

If you have questions about your rights regarding your personal credit record, contact the Consumer Protection Office.

Consumer Protection Office

302-258 Portage Avenue

Winnipeg, MB R3C 0B6

Phone: 204-945-3800 in Winnipeg

Toll free in Manitoba: 1-800-782-0067

Email: consumers@gov.mb.ca

Website: www.manitoba.ca/cca/cpo/

How to Manage Your Debt

(Check this box when section is completed)

Credit Cards

As you earn more money, you may be offered credit cards. Buying on credit means that you will owe money. Credit cards seem easy to use but beware of high interest costs. If you are going to apply for a card, you need to know:

- how much interest you have to pay
- how long you have to pay off the credit card debt
- how much money you can charge on your credit card
- what are the minimum payments? One way to avoid problems is by paying more than the minimum monthly payment

Payday Loans and Other High-cost Credit Products

Some private businesses, such as payday loan stores, cheque cashing stores and pawn shops, offer short-term loans. However, the interest rates and fees charged for these loans can make them very expensive. Payday loans may seem like a good idea, but they are the most expensive loans you can get. The interest costs are even more than the interest you pay on credit cards.

You can avoid the high cost of payday loans by going to a bank or credit union to see if you can get an overdraft on your account, or a line of credit to cover expenses in an emergency. For more information about the dangers of payday loans, go to the Consumer Protection Office website at: www.manitoba.ca/cca/cpo/ or call 204-945-3800, toll free 1-800-782-0067.

Student Loans

If you have provincial, federal or private student loans, remember these are also debts which you will need to make a plan to manage. If you are having difficulty making the minimum monthly payment on your student loan, there may be debt management programs that can help you.

Manitoba Student Loans

For more information or to apply to the Repayment Assistance Plan (RAP):

- visit Manitoba Student Aid online at www.ManitobaStudentAid.ca to download and complete the RAP application form
- call Manitoba Student Aid at 204-945-6321 or toll free 1-800-204-1685

Canada Student Loans

For more information or to apply for repayment assistance:

- visit CanLearn online at www.CanLearn.ca
- call the National Student Loan Service Centre toll free at 1-888-815-4514

Private Student Loans

Private student loans are issued by banks. For more information about repayment options and requirements, contact the bank that gave you your private student loan.

Financial Counselling

If you already have a credit card, payday loan or student loan debt that you are having problems managing, a financial counsellor may be able to help you develop a plan.

Many counselling organizations charge a fee, but some provide services for free, or at a very low cost (ex: Community Financial Counselling Services).

For information about Community Financial Counselling Services, call 204-989-1900 in Winnipeg/toll free 1-888-573-2383 elsewhere in Manitoba or visit www.debthelpmanitoba.com

Other tools for money management can be found at the Canadian Bankers Association or Financial Consumer Agency of Canada website. Visit www.cba.ca or www.fcac-acfc.gc.ca

You will find another great resource at www.getsmarteraboutmoney.ca

Your Home

(Check this box when section is completed)

When you are receiving EIA, your rent and utility costs may be paid directly to your landlord and utility company for you. As you move from EIA benefits to independence, you will begin to manage your bills yourself. Your worker can help you set up a plan to manage these new responsibilities.

Some important tips:

- Talk to your landlord or rental agency to see if your rent can be set up as a direct payment from your bank account.
- Check out the information about Rent Assist later in this guide. You might qualify for shelter benefits to help pay your rent.
- If you live in a Manitoba Housing property or other subsidized housing, let them know that you will be leaving EIA for training or employment. Manitoba Housing and other subsidized housing organizations set rent rates based on your income. Contact your housing agency to review your income calculation. You may only need to pay 30 per cent of your gross income on rent, which could reduce your rent payment each month.
- If your rent does not include utilities, before leaving EIA make a plan to take over payment of your utility bills yourself. Your utility company can estimate how much your monthly bill could be based on your last 12 months of service. To make sure you accurately budget for utility costs, you can take your own meter readings for water, gas and hydro each month. If you are not sure how to do this, contact your utility company to schedule an appointment for a meter reading:
 - Manitoba Hydro at www.hydro.mb.ca/customer_services
 - Water (in the City of Winnipeg) at www.winnipeg.ca/waterandwaste/billing/meterreading.stm
- To help budget your energy costs, Manitoba Hydro (both electricity and natural gas) offers 12-month, equal payment plans. By paying a set amount each month, you can avoid higher monthly costs when you use more gas or hydro in the winter. Find out more at www.hydro.mb.ca

- Water bills come from your city or town hall office. In most of Manitoba, water bills come every three months. You can budget to put aside a bit of money each month so you have enough money when the bill comes in. This helps you avoid paying interest on your overdue bills or having your water turned off. Check with your local town office to find out options available in your area.
- If you live in Winnipeg and have problems with your water and sewer bill, contact the City of Winnipeg. If you have a problem with your other utility bills (including water and sewer bills from towns and municipalities outside of Winnipeg), talk to the utility first. If you don't get the help you need, contact the Public Utilities Board of Manitoba at 204-945-2638 or 1-866-854-3698 or visit www.pub.gov.mb.ca

Your EIA counsellor can answer questions and help you make decisions about the best way to manage your utility and housing costs.

If you have questions about renting, the Residential Tenancies Branch can help you learn about your rights as a tenant and help with any problems. To find out more, contact:

Residential Tenancies Branch

302-254 Edmonton Street

Winnipeg, MB R3C 3Y4

Phone: 204-945-2476

Toll free: 1-800-782-8403

Website: www.manitoba.ca/cca/rtb/



*"I've learned that I am capable;
I can manage better; I feel more confident;
my son's happier and my family is super
proud. I can go pretty far!"*

- Alyssa

Your Children

(Check this box when section is completed)

Parents want to make sure that their children are well cared for, safe and in an educational environment while they are working or training. Knowing what to look for and what questions to ask can help you decide what child care option works for you. For information on finding quality child care, go to: www.manitoba.ca/childcare

Finding child care that meets your needs and fits with your schedule can be challenging. Manitoba has some online tools to help parents locate licensed child care options. You can search for child care centres and providers by neighborhood. You can also register and put your name on online waiting lists. When there's a space in the neighborhood you want, the child care centre or provider will contact you.

When you visit a child care centre or home, you will notice some things that can help you decide if the centre will provide good care for your child. The following suggestions are general tips to think about as you look through the centre or home for the first time.

- Is the child care centre or home clean and safe?
- Do the children appear to be happy and enthusiastic in what they are doing?
- Do the adults appear to be warm, friendly and responsive to the needs of the children in their care?
- Does the child care centre or home seem to have enough space for the number of children attending?
- Are daily menus, staff schedules and daily programs posted for parents' information?
- Is the equipment at the centre or home in good condition?
- Is there outdoor space for children's activities?
- Are there adequate napping and toilet facilities?

If you put your children in a licensed child care facility or provider, you can apply for a Child Care Subsidy to help with the cost. You can get an estimate of your subsidy amount and apply for subsidy online. All of these services can be found at: www.manitoba.ca

If licensed child care is not available, you can talk to your case co-ordinator/worker about other options. You may be able to get temporary funds to pay an unlicensed provider or a family member, until you can find a licensed spot.



Your Health

(Check this box when section is completed)

Being healthy when you start a new job or training program is important so that you don't miss any time, stay focused and feel good about your work. Looking after your physical and mental health is very important to your success. Before you stop receiving EIA benefits, it's a good idea to get a check-up with your doctor, dentist and eye doctor. If you need assistance finding a doctor, call 204-786-7111 (toll-free 1-866-690-8260) or visit www.manitoba.ca/health/familydoctorfinder

EIA participants are eligible for these health benefits. For more information, talk to your EIA counsellor or email provservic@gov.mb.ca.

Your Transportation

(Check this box when section is completed)

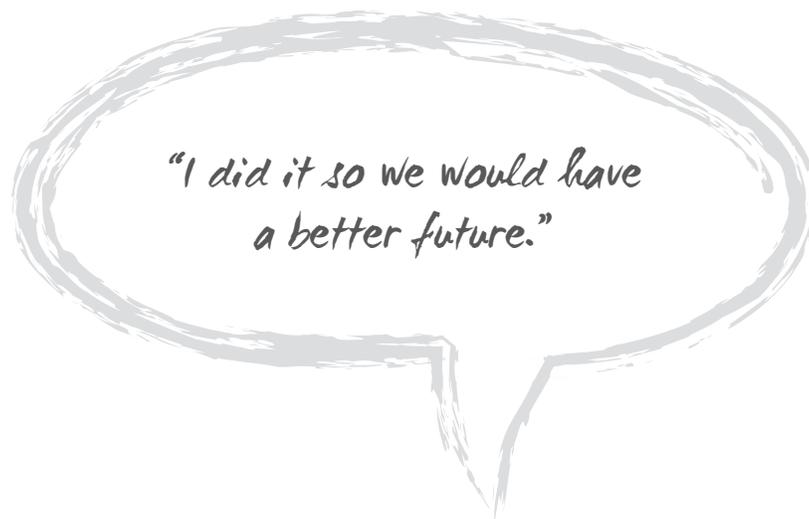
It is a good idea to consider all your options for getting to work, school, and child care (ex: bus, car pool) and plan for these costs in your budget. If you are receiving EIA, you may be eligible for some help with transportation costs.

If you are a full-time student, you may qualify for a reduced rate bus pass. Be sure to keep your old bus passes and receipts to claim on your income tax for a rebate.

As you start to make more money, owning a vehicle may be a possibility. Vehicles are expensive to buy and maintain (ex: insurance, gas, repairs) which can cost thousands of dollars a year. There is no funding available for cars, so consider your budget carefully. You can contact Manitoba Public Insurance for more information about car insurance: www.mpi.mb.ca

If you do want to buy a car, take your time and go to several dealerships. If you feel pressured by the salesperson or are asked to sign something that you don't understand, leave and go elsewhere. Remember: if the deal seems too good to be true there may be problems with it.

See www.manitoba.ca/ccca/cpo/vehicledisclosure.html for helpful tips when buying a car.



► Stay on Track

A clear plan before you start on a new path will help you stay on track when problems come up. How can you prepare yourself and your family for your new routine? Unexpected costs, health needs, or increased monthly expenses come up and can make it difficult to stay on budget. Learning how to manage your money, anticipate expenses and find other benefits outside of EIA and training supports can help. You can find lots of good information on the Internet: search for “problem-solving,” “goal-setting” and “money management” for helpful tools.

Ask for Help

Support workers, EIA counsellors and other people you know may be able to help you find supports. An example is Manitoba Job Connections, a team of case managers who assist individuals and families experiencing challenges in planning or completing their education and employment goals. A Job Connections case manager will meet with you to get to know your circumstances and help you develop a plan to overcome challenges. The case manager may also connect individuals with other services and supports where required. This means that even when you are no longer working with a Job Connections case manager, you have other resources that you can rely on.

Save and Plan for Your Future Needs

Some costs are not part of the regular monthly budget plan. Things like new clothes for work, school supplies, household items or furniture are expenses that can come up unexpectedly. Saving some money and planning for these expenses is an important part of maintaining your financial independence. In addition to saving for household necessities, you will need to think about saving up and creating some assets that will help pay for things like your children’s education or planning for your retirement.

SEED Winnipeg has programs to help individuals save for important things like a computer, furniture and other household necessities. You may be eligible to receive money to match your savings in a Savings Circle. SEED can help you set and meet your savings goals and learn how to manage your money. To find out more, visit www.seedwinnipeg.ca

Health Benefits

While you are training, or if your EIA case file has closed because you are employed, you may be able to get drug, dental and optical benefits through the Rewarding Work Health Plan (RWHP). Benefits from the RWHP end after two years or when you start paying for private health benefits from your employer.

Some employers offer health insurance benefits to their staff. These private health insurance plans are often paid for in part by the employer. You will likely have to pay for your share of these benefits through a payroll deduction. Basic coverage includes dental, optical and prescription drugs. Extended benefit options may be available (ex: massage therapy), but will cost you more per month.

Some employers do not offer health insurance to their staff. If this is the case, you will want to budget for health needs that are not covered by Manitoba Health, including:

- dental care
- eye exams, prescription glasses, contact lenses
- prescription drugs
- chiropractic services

If you or your dependents have ongoing prescription drug costs, you may be eligible for the Pharmacare program through Manitoba Health. Pharmacare is a universal prescription drug program for Manitobans. Program benefits are based on family income. Pharmacare covers 100 per cent of eligible drug costs, once your income-based deductible is reached regardless of your medical condition or age. For details, go to: www.manitoba.ca/health/pharmacare/

Rent Assist

While you are on EIA, you get help for your shelter costs through Rent Assist. If you leave EIA and are renting in the private market, you may continue to be eligible for Rent Assist.

You will need to apply for this benefit when you leave EIA. The amount you may get depends on your total household income and the cost of your monthly rent.

Beginning December 2015, maximum rates increased to over \$500 monthly. The online Rent Assist Estimator at www.manitoba.ca/jec/eia/rentassist/estimator.html, can give you an estimate of the monthly amount you may be eligible to receive.

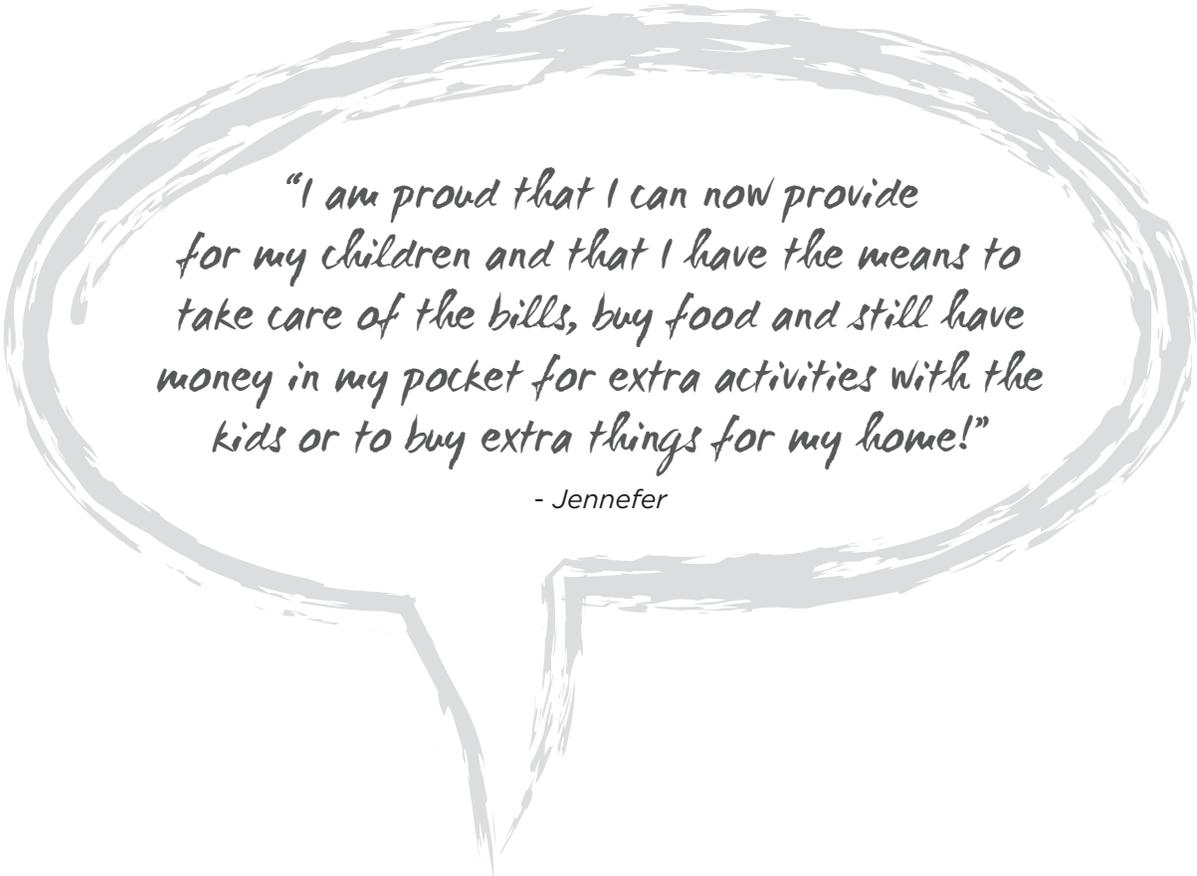
You are not eligible for Rent Assist if you live in Manitoba Housing or other subsidized housing, on a First Nations reserve, in a nursing home, hospital or residential care facility or student housing. For more information on Rent Assist, including a fact sheet and application form, go to: www.manitoba.ca/jec/eia/rentassist

Manitoba Child Benefit and Children's Opti-Care Program

The Manitoba Child Benefit helps ensure that parents do not lose all support for their children when moving off of EIA benefits. It also gives parents additional funds to help with some of the costs of prescription eyeglasses for their children. You may be eligible for this benefit for a time after you start working. For details, go to: www.manitoba.ca/jec/eia/mcb/

Maintenance Enforcement Program

The Maintenance Enforcement Program (MEP) is set up to monitor and enforce court orders and separation agreements that require the payment of maintenance support (costs of raising children). MEP can help you ensure that any maintenance support payments your child is entitled to are paid. This can be an important source of income when your EIA benefits expire and you need to keep a balanced budget. For details, go to: www.manitoba.ca/justice/family/mep/



"I am proud that I can now provide for my children and that I have the means to take care of the bills, buy food and still have money in my pocket for extra activities with the kids or to buy extra things for my home!"

- Jennefer

► Your New Routine

Taking a job or starting a training program will be a big change for you, your family and other people around you. To help you manage the changes in your new routine, you may want to consider some of these things:

- Talk to family, friends and neighbors for help in making a child care back-up plan for days your children are too sick to go to school or child care, or for in-service and school closure days.
- Make new family time routines (ex: family game night, making lunches together for the next day).
- Share thoughts and feelings about this change with each other. Being a role model for your children is more than helping them solve the challenges they face, but showing them how you find solutions to challenges *you* face.
- Connect with a community organization or participate in other free children's activities, such as library programs where your kids can have fun.
- You are important. Working, going to school and managing your family life and home responsibilities can be tough. Make time for the things you like to do, so that you feel good about all that you are accomplishing.

There are many good things that will come from the hard work you put into moving from EIA into training, employment, and your financial independence.

These rewards could include:

- taking your kids to the movies
- a family vacation
- getting a new home or apartment
- a healthier, happier YOU



**The power to
change your life
is within you!**

YOUR PATHWAY TO EMPLOYMENT

Step 1

Get Ready

Contact your Employment and Income Assistance (EIA) counsellor. Schedule an appointment for a training and employment discussion.

Step 2

... Set

Meet with your EIA counsellor. Talk about your training and employment goals. Decide what steps will help you to prepare for training and/or employment.

If you are not ready yet, additional supports are available. These supports will help you to create a pathway that's right for you.

Go!

Visit a Manitoba Jobs and Skills Development Centre to review your options and develop a training and employment plan tailored to you.

Step 3

Learn about the importance of essential skills** at esmanitoba.ca

Your EIA counsellor may refer you to an Essential Skills/Workplace Education Manitoba office. They will help you learn about your current skills and strengths. They will also help you figure out areas of improvement in order to be successful in your occupation or workplace.

There may be bumps in the road. But there are many supports to help you get through. Don't be afraid to ask for help!

You may be eligible for additional supports.

Community Agency Employment Services

Essential Skills or Upgrading

Training for a Specific Career

You Made It!

Congratulations. Be proud.
You are on your way to sustainable employment.

manitoba.ca/empower

* Illustration represents pathway to employment for parents with young children

** "Essential skills" are reading, writing, thinking, numeracy, document use, working with others, oral communications, digital technology and continuous learning

**This document was developed in consultation
with community partner members
of the Community Advisory Committee
on Sustainable Employment.
Our thanks and appreciation for all their input.**