

October 2018

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Canada Learning Bond

ESDC Innovation Lab Journey

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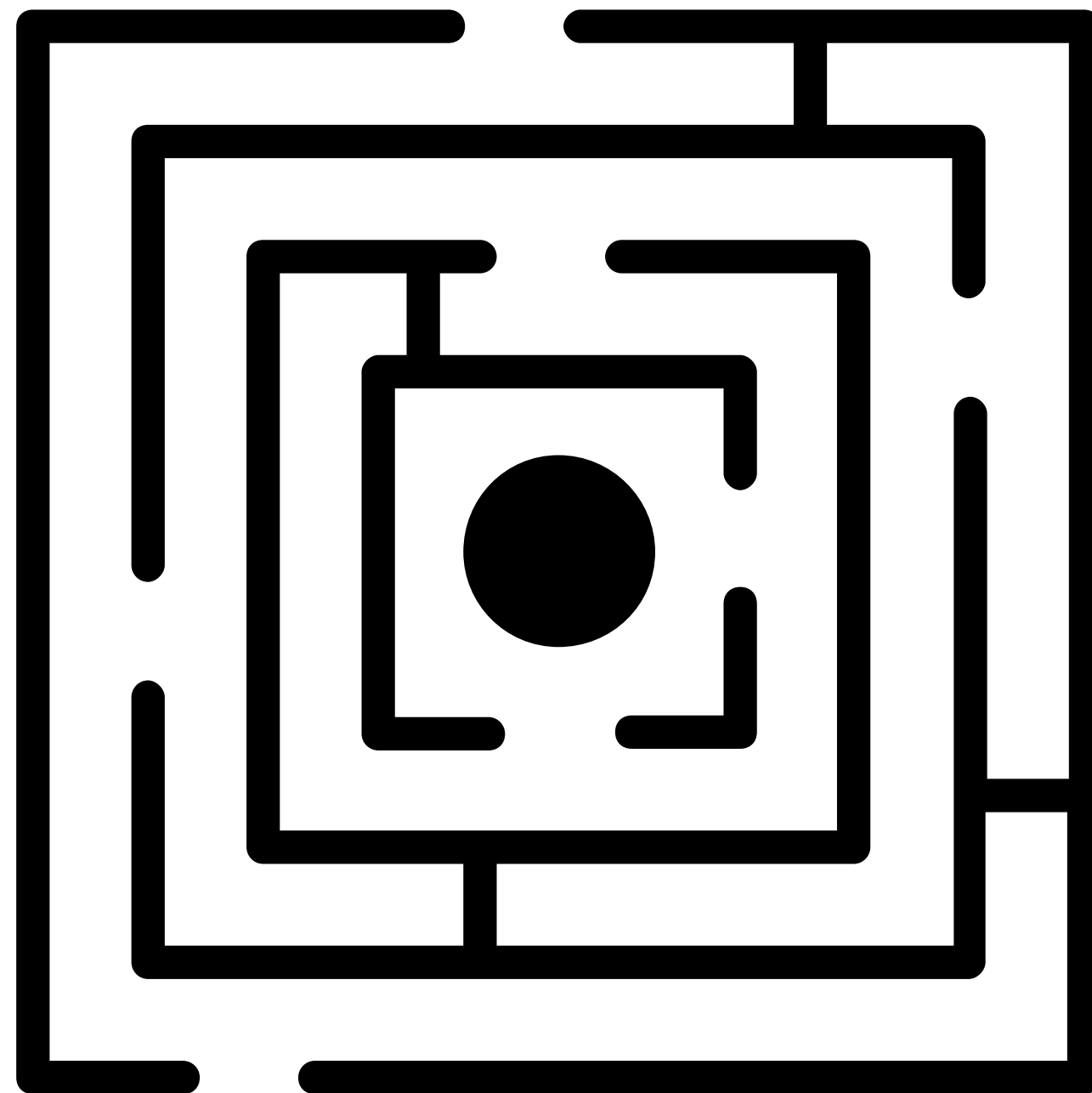
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- **To walk you through the CLB project journey, what we did, and what we heard**
- **To discuss what our findings revealed as opportunities moving forward**

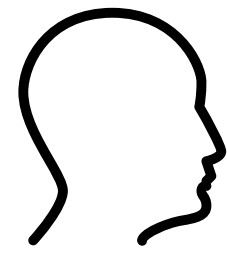
Major Project Canada Learning Bond



Design Challenges

- To increase uptake of the Canada Learning Bond (CLB).
- To better understand perceptions of educational and financial decision making among low-income families to improve ESDC programs.

Human-Centered Design Lab



People Centered

- Starting from what people need
- Empathy and understanding of motivations and feelings
- Multidisciplinary perspectives



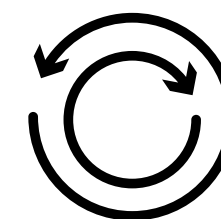
Hands On

- Experimenting, testing, making ideas tangible, trying things out
- Trial and error, learning things as we go



Highly Creative

- Looking at situations differently and coming up with new solutions that go beyond improvements
- Understanding all aspects of a problem using collaboration, design thinking, and behavioural insights



Iterative

- Human-centered design does not follow a straight line, it is about understanding, creating, trying, learning, and repeating the cycle

Who we are: Canada Education Savings Program

The Government of Canada encourages the use of Registered Education Savings Plans (RESP) to save for a child's post-secondary education, which includes full- or part-time studies at a trade school, CEGEP, college, university, or in an apprenticeship program.

Employment and Social Development Canada administers **two education savings incentives** linked to RESPs:

- The **Canada Education Savings Grant** consists of a basic grant amount of 20% on the first \$2,500 in annual personal contributions to an RESP (this grant is available to all eligible children regardless of family income), as well as the additional amount of Canada Education Savings Grant, which is:
 - 10% on the first \$500 of annual personal contributions for children from families with an adjusted income greater than \$46,605* and up to \$93,208*; or,
 - 20% on the first \$500 of annual personal contributions for children from families with an adjusted incomes of \$46,605* or less.

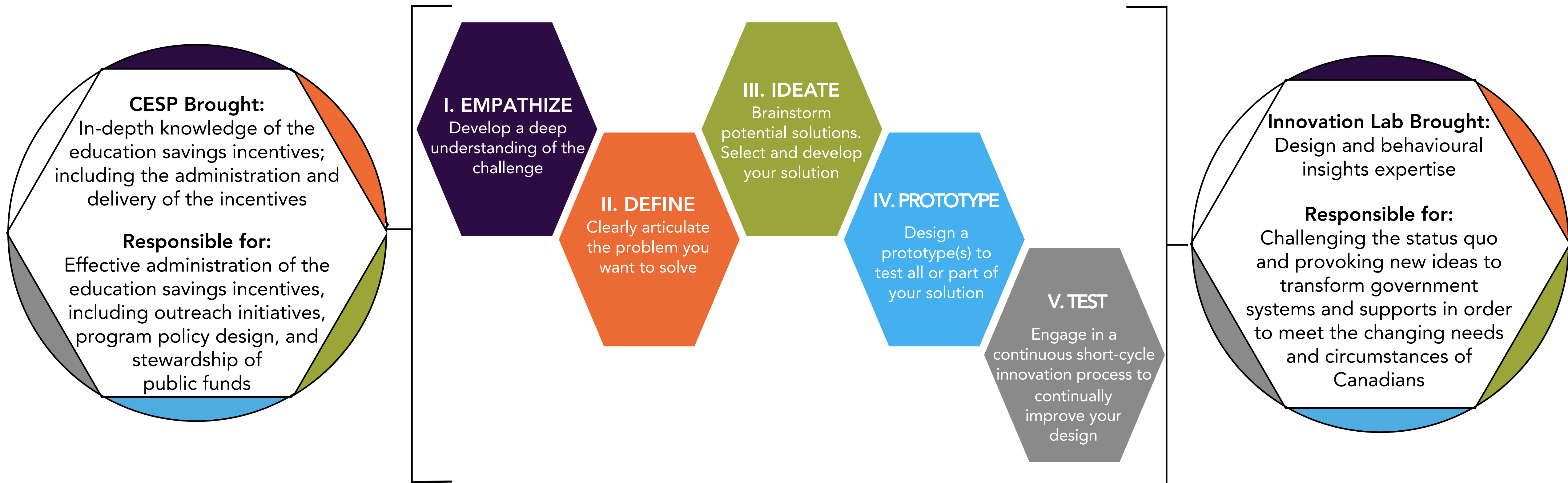
* Adjusted family income levels are subject to annual indexing for inflation.

The Canada Education Savings Grant is available until the calendar year in which the beneficiary turns 17. The maximum lifetime amount, including the additional amount of Canada Education Savings Grant, is \$7,200.

- The **Canada Learning Bond** is available for eligible children from low-income families born in 2004 or later and provides an initial payment of \$500 plus \$100 for each year of eligibility, up to age 15, for a maximum of \$2,000. Personal contributions are not required to receive the Canada Learning Bond.

Why we came together

The Behavioural Insights (BI) team in the Lab was already working with CESP on the direct mailings that are sent to primary caregivers of children from low-income families. When the CLB was selected for Lab full design project, the evolution of that project resulted in a close partnership involving the BI and Design Teams in the Lab with CESP.

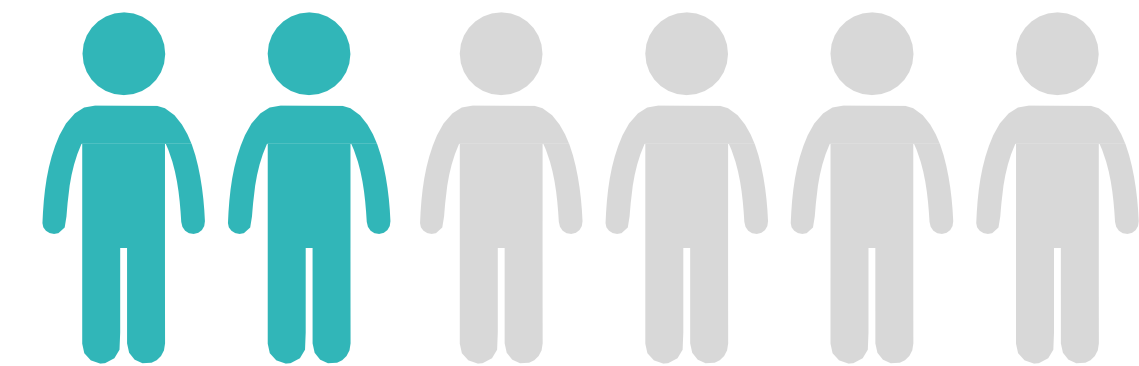


We started with a reflection on the CLB and its uptake. We knew from the outset that challenges existed for low-income families for opening an RESP and that there were many steps in the process. These challenges were further explored with end users through this project.

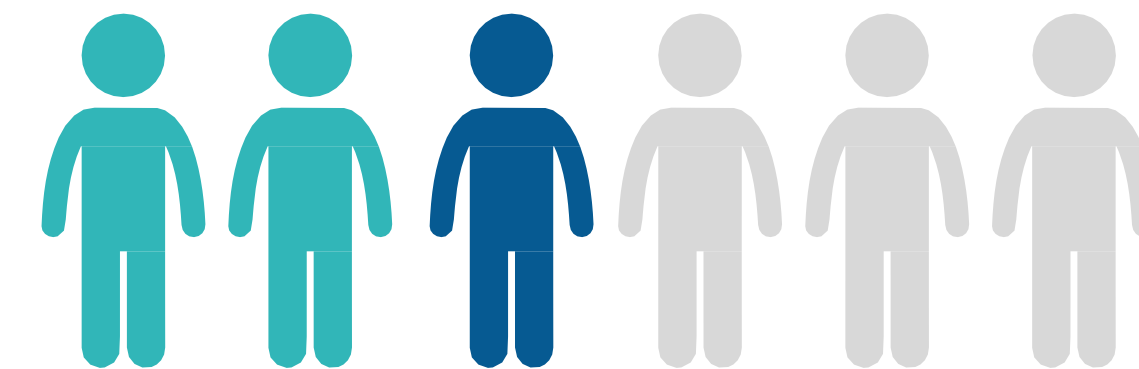
Steps required to open an RESP and access the CLB

- Step 1: Obtain birth certificate (required for SIN).
- Step 2: Obtain SIN for child + subscriber (and the primary care giver if they are not the subscriber)
- Step 3: Primary caregiver or his/her common law partner/spouse files income taxes
- Step 4: Apply for the Canada Child Benefit
- Step 5: Choose an RESP promoter
- Step 6: Choose a type of RESP
- Step 7: Choose how to invest the money in an RESP
- Step 8: Decide if you are making contributions in an RESP
- Step 9: Complete RESP/CESG applications and access the CLB

*Steps 1-4 apply to a small population of CLB eligible children, but these may be the most vulnerable.

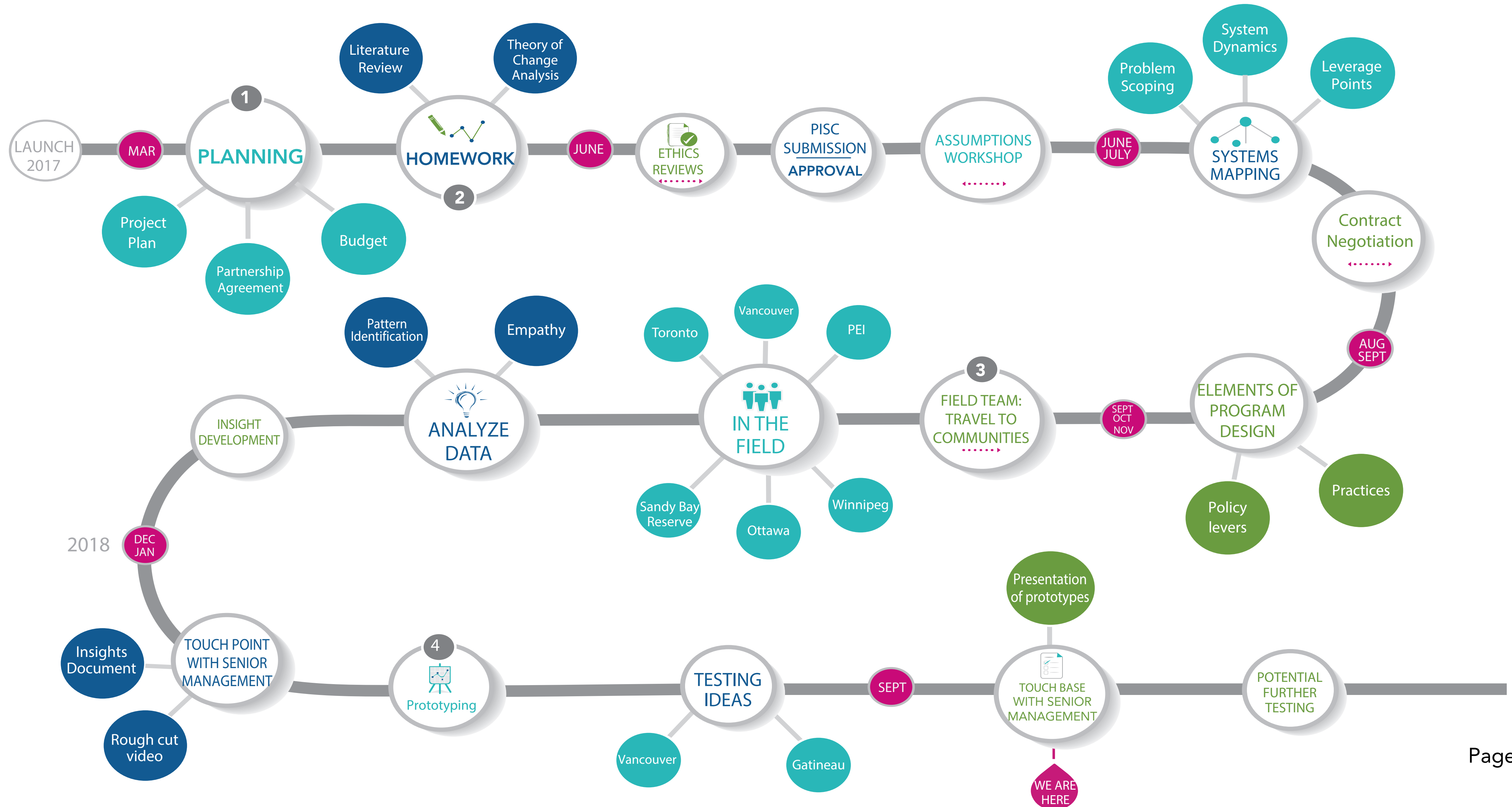


Among children who have ever been eligible for the CLB, only **1 in 3** have it.



According to the Parliamentary Budget Office, by 2028, it is expected that **50%** of children who have ever been eligible for the CLB would have it.

What we did: Project journey



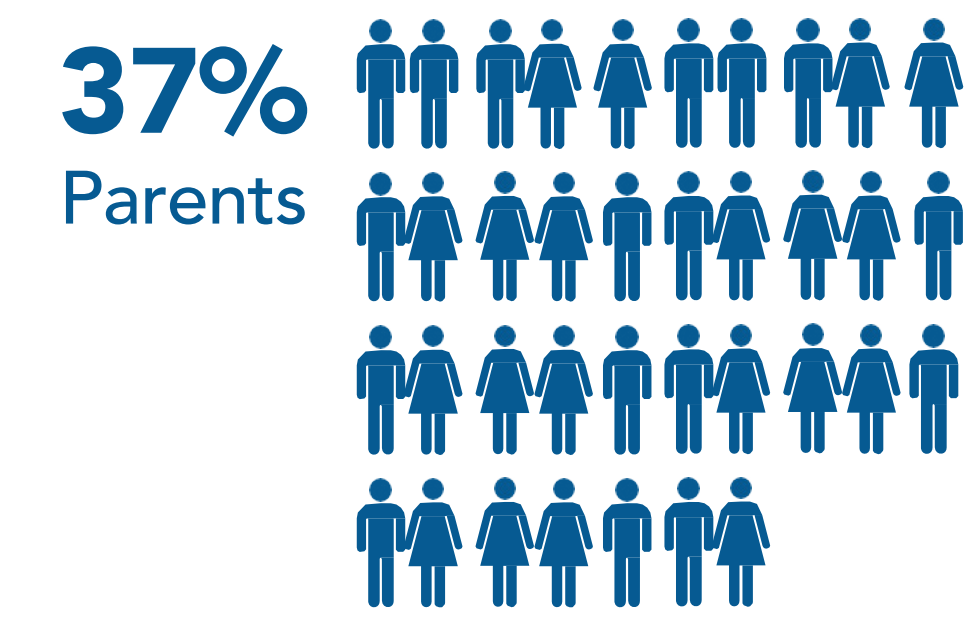
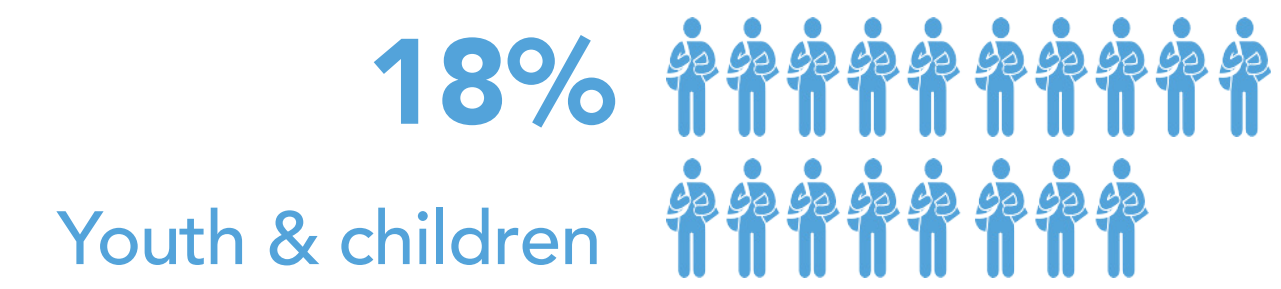
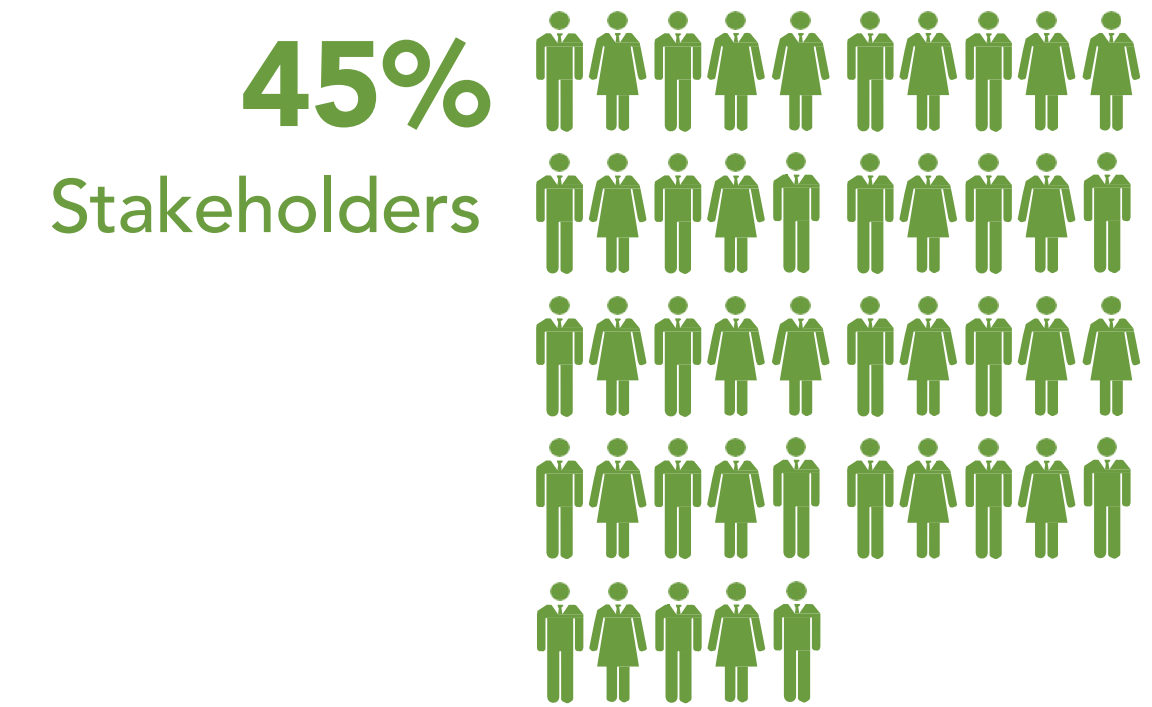
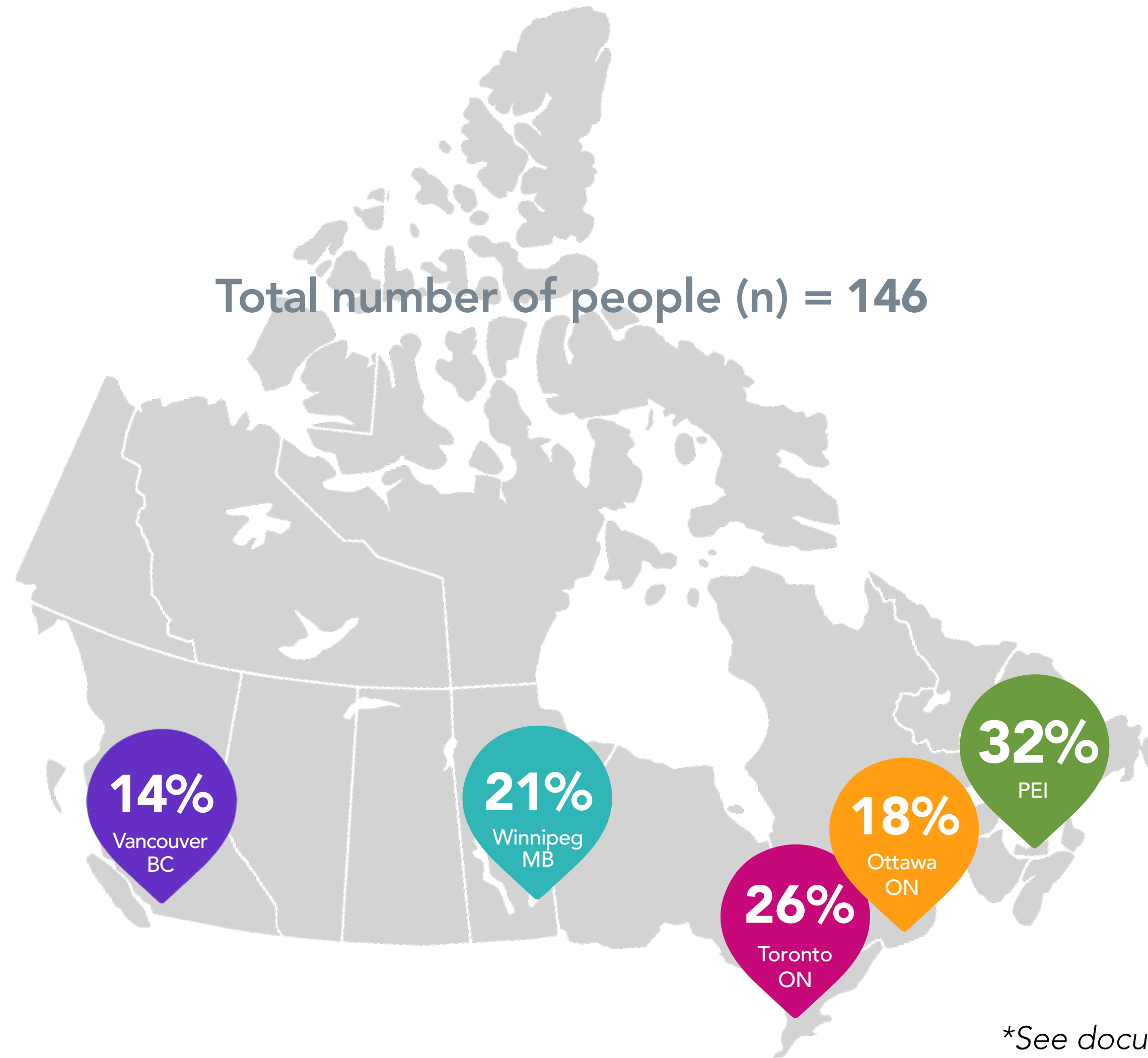
What we did: Fieldwork by the numbers

March 2017 – April 2018

- The team travelled to Winnipeg, Toronto, Ottawa, PEI (9 communities), and Sandy Bay and Abeqweit First Nations communities, with 146 people engaged.
- 27 Interviews and 5 workshops with low income Canadians.
- 11 key informant interviews, including RESP providers.
- 5 Observations of service interactions.
- 10 workshops held with stakeholders across the country, bringing together government (including CESP participants), RESP providers, and community-based organizations.



What we did: Sampling overview



*See document provided: *The People We Met (Annex A)*

What we did: Key highlights

- Ten behavioural insights letter trials were conducted to learn what works and what doesn't in CLB messaging. Early trials fed into the design project, while later trials leveraged insights from the qualitative field work. Early results indicate that these insights have improved the efficacy of letters, such that the best performing letter increased uptake by 4% in the first trial and by 7% in the third trial. These results should be interpreted cautiously in light of differences between trials (e.g., populations, timing) until further validation can be undertaken.
- Simplified interview consent forms, from Grade 11 to Grade 8 reading level.
- Implemented phased consent and verbal consent to ensure fully informed consent for low income populations.
- New tools developed during the course of the project include leverage point discussion cards, "mismatch to solution" inclusive design cards, and a "snakes and ladders" game to map barriers and opportunities.
- Over 50 ideas were generated, with varying degrees of scope.
- Products include: state of knowledge paper, systems mapping of behavioural elements of educational attainment, Theory of Change analysis, Indigenous research ethics guide, interview guides, research video, Lab process video, profiles of the people we met, personnas for workshops, journey map, insights document, low resolution prototypes and briefing decks for upper management and conferences.

What we heard: Stories from the field

“I actually did have an education fund, but my mom is a gambling addict and she spent every penny we had. So college and university was not an option for us... Education is important for me for my kids, because I don’t want them to have to walk in my shoes.”

- Alyse, P.E.I.



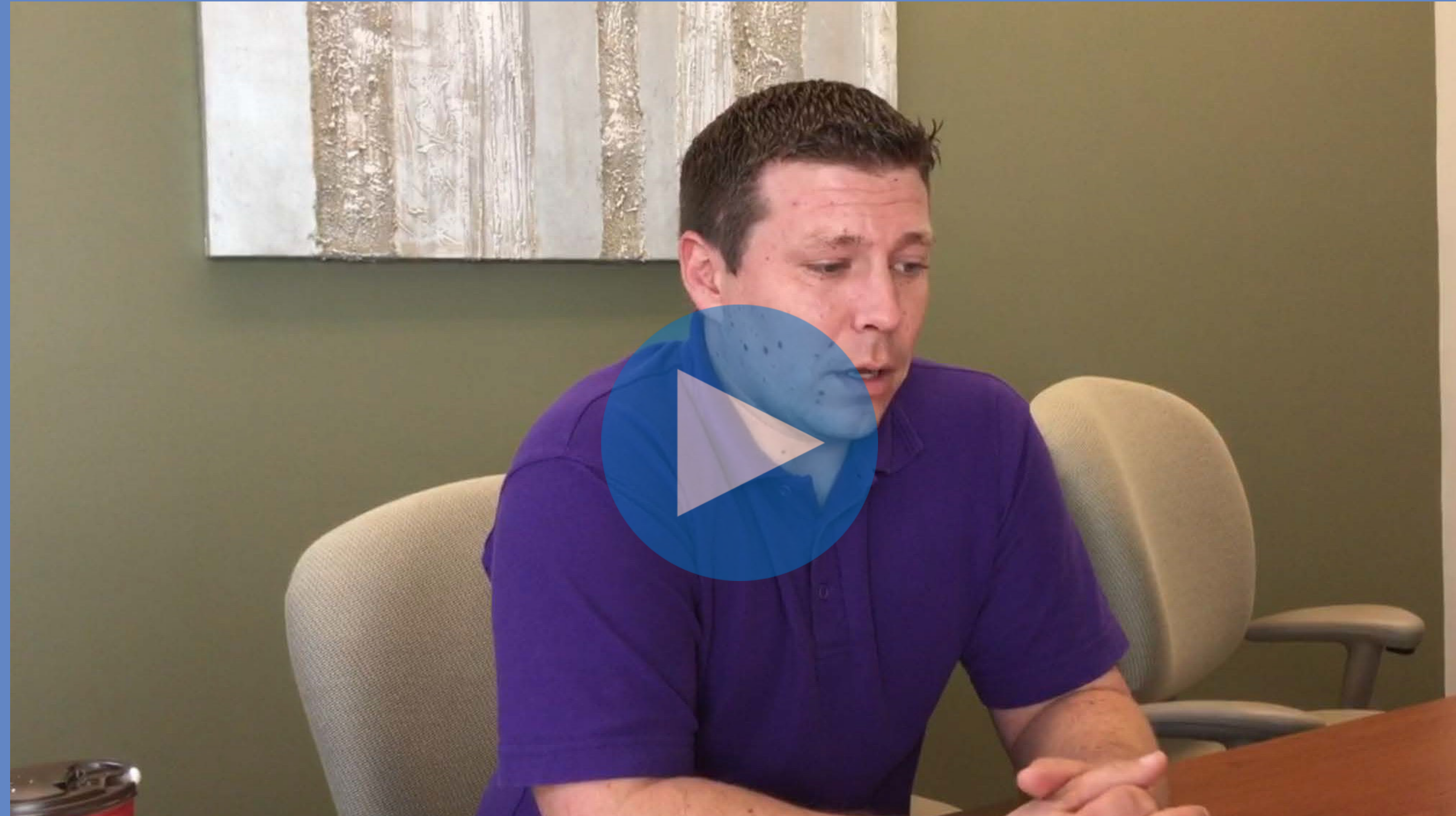
“I signed up to contribute \$25 a month for each child... It’s a close shave. All we have in the bank is \$51 because we had to pay moving expenses... plus the government says we need to pay back \$2,400 (a provincial benefit overpayment) but we don’t feel able to pay.”

- Michael and Debrena, Toronto

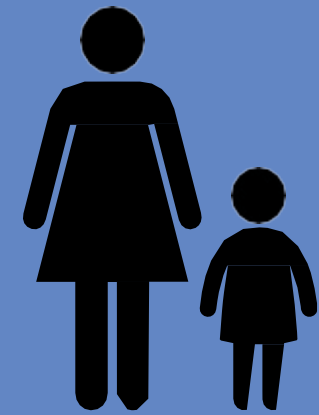


**See document provided: The People We Met (Annex A)*

What we heard: Stories from the field

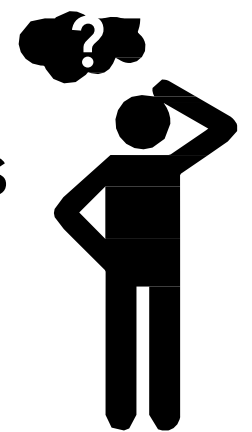


What we heard: Observations from the field



Most of the parents we spoke to were single mothers. Teenage pregnancy (for men and women) was often the cause of losing ground. The classic trajectory of educational attainment and career development does not flex well for early child rearing, be it expected or unexpected. This has significant implications for future gender-based analysis, regarding promotion strategies for the CLB and gender equity issues.

Many parents can't see a path ahead for themselves, let alone a path for their children. Some described themselves as "lost" and "floating through life." This is resulting in lost potential for themselves and for Canadian society.

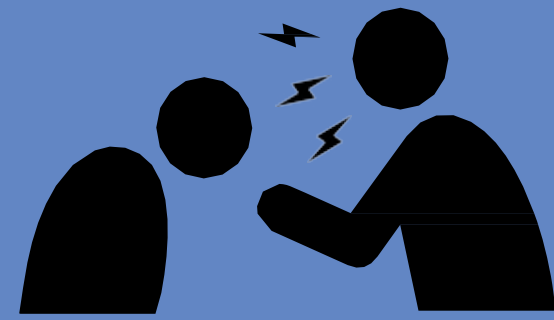


We witnessed tension on the ground between Indigenous and newcomer communities. Some people we spoke to pointed to a dynamic where newcomers are seen as getting more support from government, including guidance on how to navigate benefit support systems. One Canadian-born person said "As Canadians, we really have to dig for information about benefits".

Canadian-born families often expressed a "PSE if necessary, but not necessarily PSE" sentiment when discussing their children's future. People said they wanted their children to be happy and that they would support their decision to go to PSE, but would not expect it. This parenting value existed in contrast to many newcomers we spoke with, who expressed clear expectations for PSE.



What we heard: Observations from the field



Several parents spoke of the stigma of racism and living in poverty. One woman spoke of being streamed into general education months into grade 9 along with many other Indigenous classmates, instead of the track for PSE. She quit school and completed her GED instead of entering grade 10.



Several of the people we spoke to were fighting with the government for their own benefits, as well as help for their children (e.g. Workers Compensation, Social Security, disability benefits, and support for children with developmental disabilities). This affected their sense of well-being and led to general disillusionment about Canada's support systems.



Many families are dealing with poverty in addition to other multiplying factors: bankruptcy, poor mental health, illness, disability (e.g. autism), addiction, and challenging - or even toxic - family situations. These compounding effects may mean these families lack the resilience to bounce back from life's curve balls. Unpredictable life events can have a spiraling effect.

“We think of poor families as if they are rich families without money.”

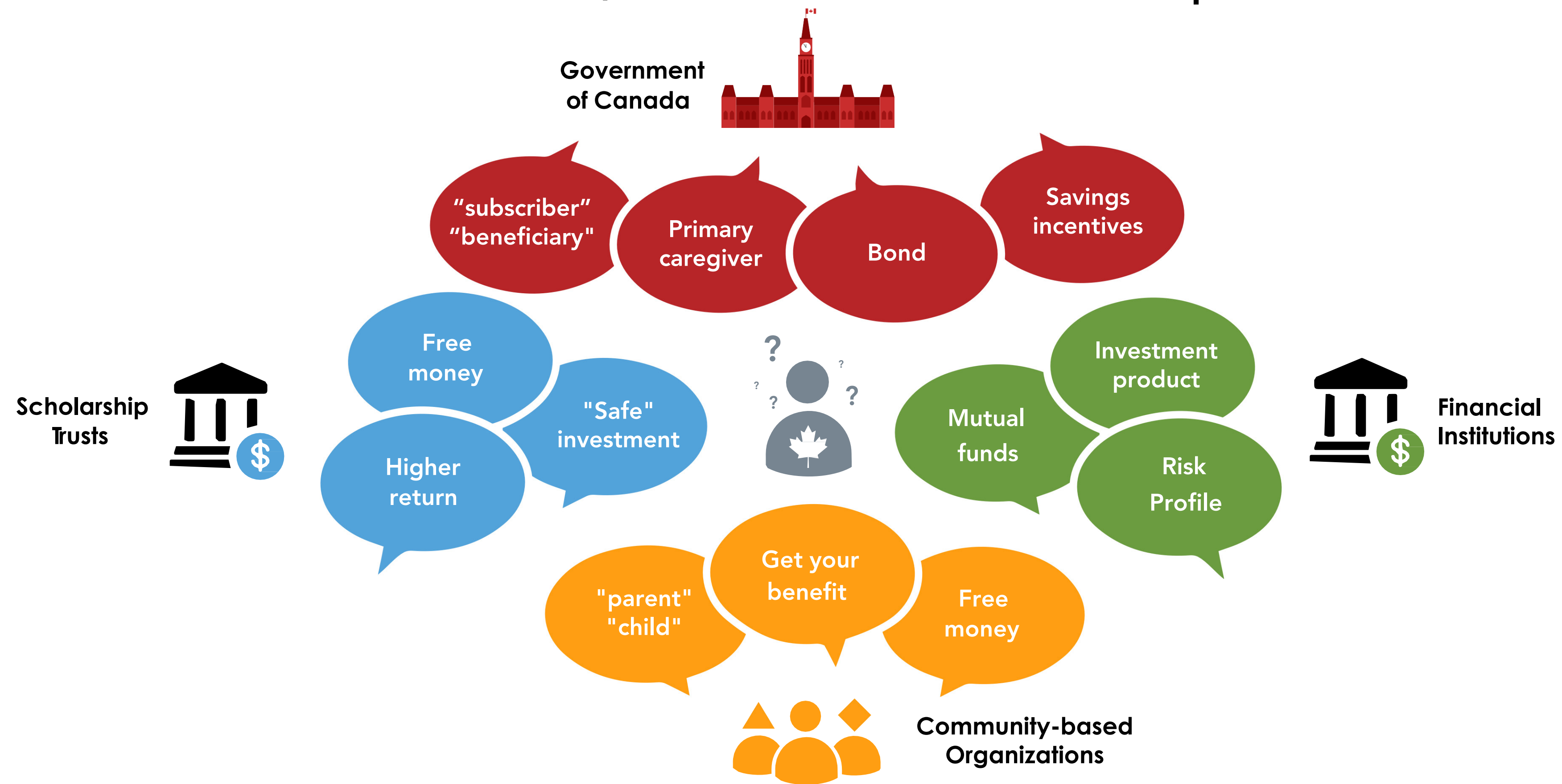
*John Stapleton
Project Interviewee and member of the Ministerial Advisory Committee on Poverty*

Key messages

- There are competing perspectives about the CLB that create confusion and differing expectations
 - The Canadians we spoke with expressed gratitude that the Government of Canada is helping them with their child's education
 - However, low-income families face very unique challenges when it comes to financial decision-making that creates barriers to opening an RESP and requesting the CLB
 - To be user-centred and to increase the CLB uptake, three elements need to be addressed: awareness, ease of access and points of vulnerability
 - At the deepest level, challenges to uptake are rooted in two additional observations:
 - savings incentives are not for everyone, and
 - vulnerable Canadians face complex interrelated challenges throughout their life-course that affect their perspectives and behaviour around education and financial decision-making

What we heard: Different terms and messages about the CLB

The different messages revealed competing perspectives about the CLB, with community-based organizations and individuals seeing it as a benefit, and others as an education savings incentive. This causes confusion, but also leads to different expectations of the CLB.

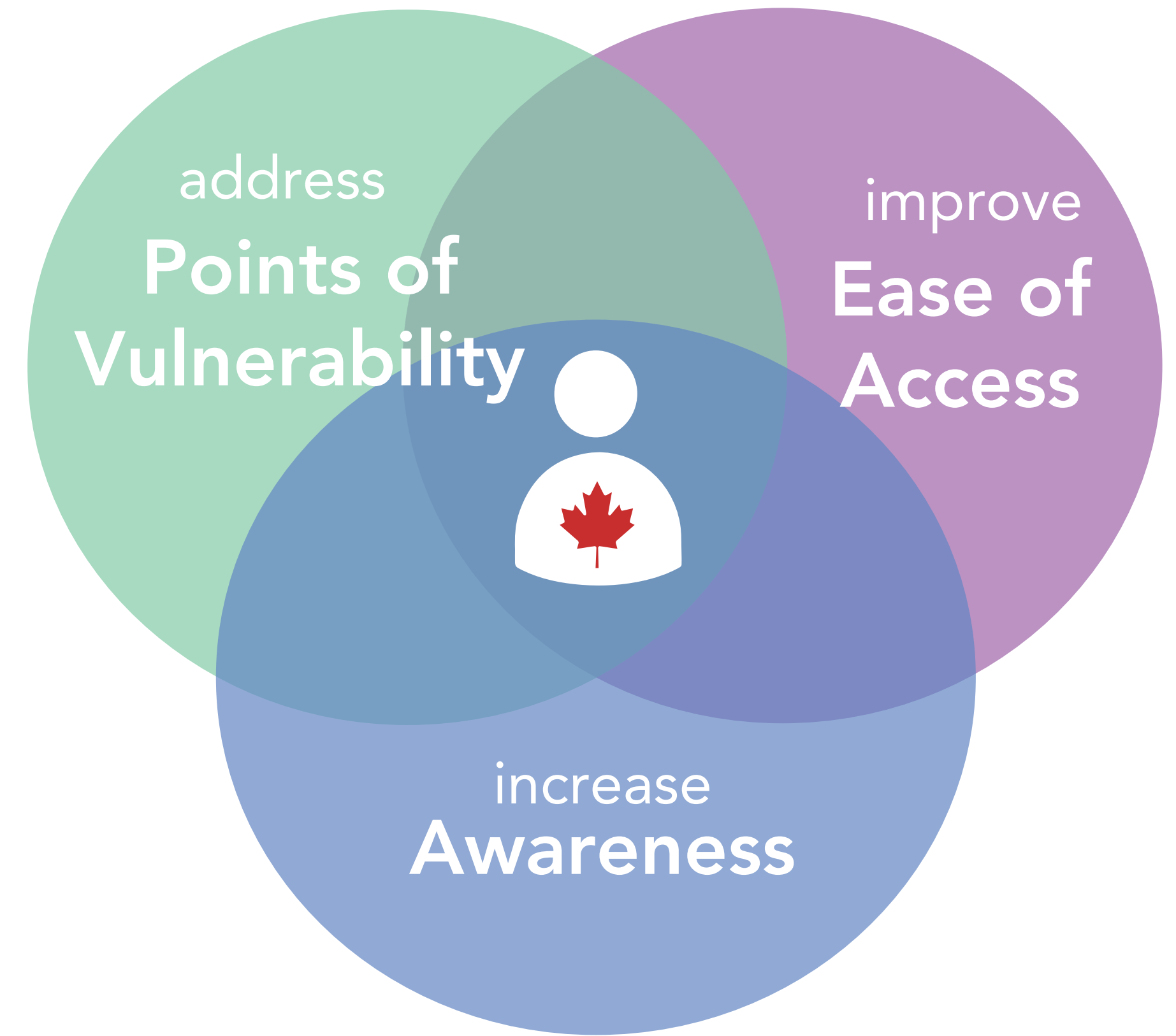


Low-income Canadians face circumstances that make financial decision-making uniquely complex.

- Past negative experiences with financial institutions (e.g. banking practices that mean higher expenses for low income clients).
- Poor credit and risk of liens on asset accounts (e.g. claw backs due to overdraft on credit cards).
- Issues with literacy, numeracy, financial literacy, and legal contracts.
- Fear of implications on other benefit programs.
- Feeling they have less control over their life outcomes, also as demonstrated in several studies.
- Allocating much of their mental capacity for everyday life decision-making. Financial worries absorb mental capacity or 'bandwidth', which can affect the ability to focus on long-term decisions, such as education savings.
- Internalizing negative stereotypes about their social group (e.g. social class, ethnicity). This is called "stereotype threat" in the literature, and studies have observed that it can reduce performance on tasks.

From a user-centered perspective

- To be user-centered and to increase CLB uptake, three elements need to be addressed concurrently:
 - **Awareness:** Awareness is an issue. Most of the people we met hadn't heard of the CLB, but when it was explained to them they wanted it.
 - **Ease of access:** Accessing the CLB requires parents to go through a series of steps (slide 7), which can deter parents and lead to missed opportunities for sign up. Most of the barriers to sign up are attributable to the RESP mechanism.
 - **Points of vulnerability:** The process also requires parents to choose a private sector provider and make complex financial, investment, and contractual decisions. Stories of people who have had bad experiences - with banks, scholarship trusts, and investment advisors - spread in the community, and can dissuade others from saving for their child's education.



The following insights were distilled through iterative processes, working with the raw data from the fieldwork.

Programmatic Insights:

- Awareness is an issue.
- Promoting the CLB requires a multisector effort.
- It's complicated: the messaging, choices, and process can be overwhelming.
- Parents need to feel safe when investing for their children.

**See document provided: Insights from the Field (Annex B)*

Insights with Broader Implications:

- Aspiration for PSE isn't enough.
- Some people aren't finding their career path.
- The needs of the present compete with the needs of the future.
- For some, asking for help is hard, and avoiding embarrassment takes precedence over planning for the future.
- Foundational identification (ID) is necessary for full participation in society.

Overview of challenges and ideas generated

AWARENESS

"How come I didn't know about this?"

EASE OF ACCESS

*"It's just not convenient."
"I don't have a car; I can't get into town to the bank."*

POINTS OF VULNERABILITY

"It was a scam. I lost all my money."

SAVINGS INCENTIVES ARE NOT FOR EVERYONE

"I am focused on surviving."

THE LIFE-COURSE CHALLENGE OF VULNERABLE CANADIANS ARE INTERRELATED

"So many shortfalls in life that it makes it hard to even think about what their [my kids] future will hold."

IDEAS

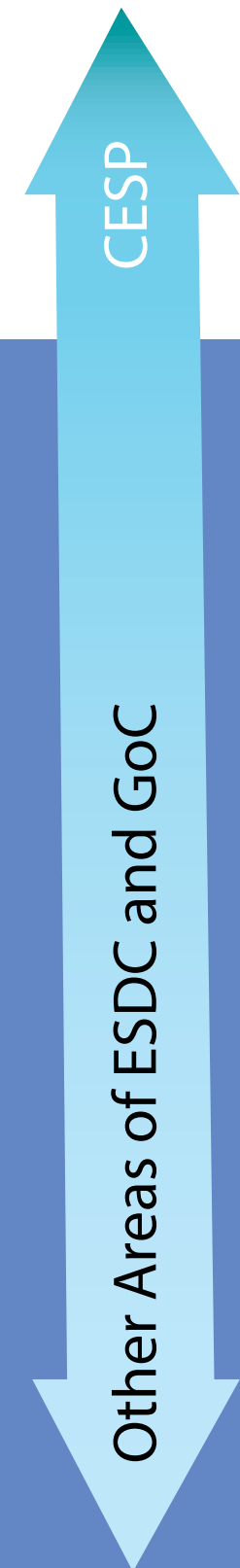
- Education Package – rights, responsibilities, and benefits
- Tailored Messaging
- Communicating Complexity
- RESP gift cards
- Chatbot/ AI Social Buddy

- ID support
- Sign up bonus

- Informed decision-making and financial security

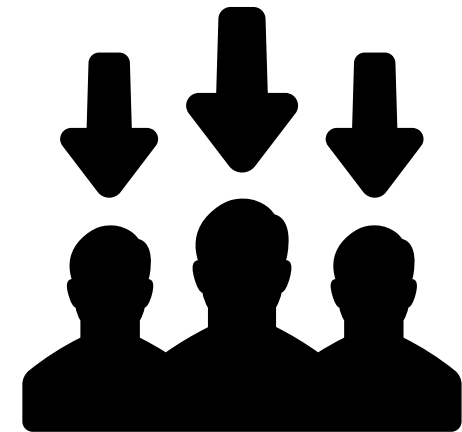
- Credits for youth service
- Post sign-up relationship
- Child Future Savings Boost

- Living insurance
- Non-financial community supports



Issue: Raising awareness

Tailored Messaging for Target Audiences



Given the diversity of the CLB-eligible population, it is important to create trust in ways that work for different populations. Best practice interviews told us that encouraging influential community allies, such as MPS, doctors, dentists, housing authorities and teachers is a potential avenue to provide more readily acceptable information about the CLB. This approach builds on CESP's current outreach efforts.

- **Linked Insights:** Awareness is an issue.
- **Considerations:** CESP has already integrated some elements of this idea in its 2018-2020 outreach strategy and will consider other elements in future iterations.

Communicating Complexity

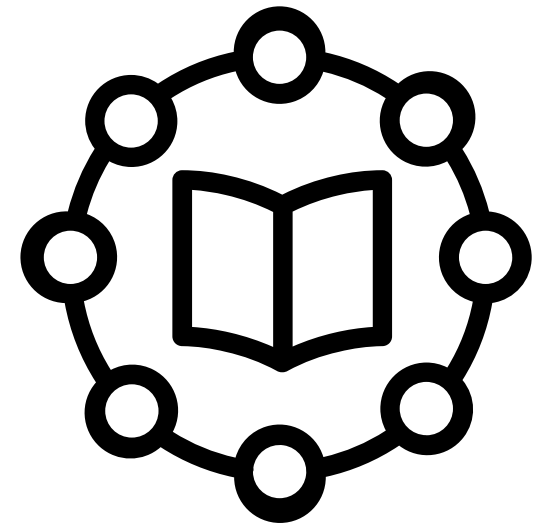


The CLB and RESP can be complex instruments to communicate to the general population of Canadians. Prioritizing plain language over legally conforming language, and using readability calculators could make starting the conversation easier. In addition, revisiting terms that can cause confusion would be helpful. For example, terms such as "primary caregiver" and "matching" are terms that people misunderstand. The CLB is coincidentally the same as the annual maximum grant for the additional amount of CESG, which can be confusing when trying to communicate the program, with, for instance, some clients asking "Does that mean I get \$500 every year?"

- **Linked Insights:** Awareness is an issue; the messaging choices and process can be overwhelming.
- **Considerations:** CESP is supportive and will continue to work to improve communication to Canadians.

Issue: Raising awareness

Education Package: Rights, Responsibilities and Benefits



An electronic information package that would introduce Canadians to the benefits available to them, in the broader context of what it means to be Canadian, including: rights, responsibilities, the social role of taxation and the benefits Canadians can enjoy. A primary audience for this package could be students through the school curriculum, but could also be targeted to social workers, health care providers, Indigenous service providers etc. This initiative would highlight benefits and point to the improved benefit finder, as well as to Provincial and Territorial partners and their current 'get your benefits' initiatives.

- **Linked Insights:** Awareness is an issue; promoting the CLB requires a multi-sectoral effort; it's complicated: the messaging choices and process can be overwhelming; parents need to feel safe when investing for their children; aspiration isn't enough; the needs of the present compete with the needs of the future.
- **Considerations:** CESP could provide input for this initiative, but another departmental lead would need to be identified. The Lab could develop a prototype.

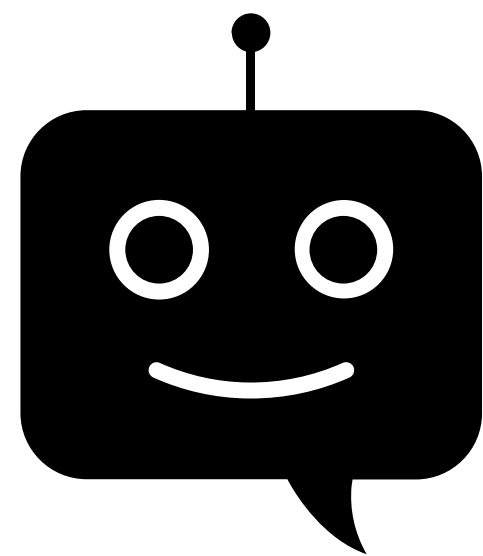
RESP Gift Cards



Gift cards can allow for friends, relatives and others (e.g. community actors) to give the gift of an RESP contribution to the subscriber. This would reduce the barrier for a wider-community support network to support education savings (i.e. contributions cannot be made directly into an RESP, but must go through the subscriber). This maintains the psychological sense of a tangible 'gift' to the child that has potential to build a college-bound identity by involving the child in education planning. This can also act as a vehicle for GoC initiatives.

- **Linked Insights:** Awareness is an issue; promoting the CLB requires a multi-sectoral effort; it's complicated: the messaging choices and process can be overwhelming; parents need to feel safe when investing for their children; aspiration isn't enough; the needs of the present compete with the needs of the future.
- **Considerations:** CESP supports the exploration of this idea and will engage with other government partners and stakeholders on its feasibility and potential opportunities to test this idea.

Chatbot | AI Social Buddy



A chatbot is a computer program that simulates human conversation or chat through artificial intelligence. The job of the chatbot would be to reach out to eligible citizens, qualify them, provide information about benefits for Canadians, including the CLB (FAQs), direct citizens to the right touch-points while also promoting all of ESDC's benefits. The chatbot could reside on the Canada.ca website and could follow up with clients based on the pages they are browsing. This approach helps to address the issue that Canadians feel it is hard to access information about benefits available to them. More broadly, there is a spectrum of solutions that can leverage technology and data in various ways to aid citizens in gaining clarity around the supports available to them. Early stages can start with an interactive benefits calculator, and later developments could include a more advanced social buddy that could act as a life coach/social GPS.

- **Linked Insights:** Awareness is an issue; avoiding embarrassment can take precedence over thinking about the future and asking for help.
- **Considerations:** CESP supports this idea, but another departmental lead would need to be identified.

Issue: Improving ease of access

Sign Up Bonus



Target CLB-eligible primary caregivers with a limited time incentive (e.g. \$25 sign-up bonus) to open an RESP. The incentive would take the form of cash-back at their banking institution when they open the RESP. This would provide a sense of immediate gratification, reducing the time delay between action and reward. It would also reduce the costs incurred by some families the day of opening an RESP (e.g. transportation, child-care).

- **Linked Insights:** Aspiration isn't enough.
- **Considerations:** CESP supports the exploration of this idea and will engage with other government partners and stakeholders on its feasibility and potential opportunities to test this idea.

ID Support: making the process easier

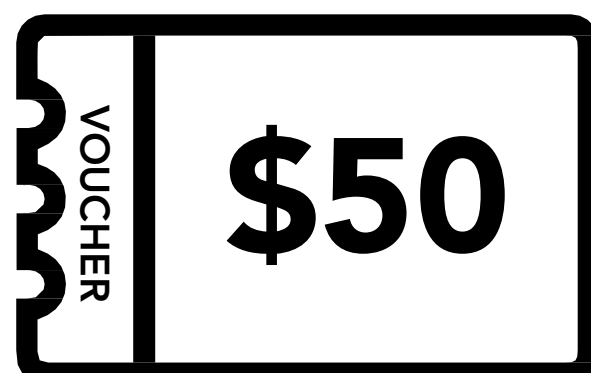


ESDC would take a leadership role in addressing barriers to ID i.e. inter-governmental conversations regarding birth certificates, building on provincial leadership in PEI. Efforts to reduce the cost of the birth certificate by provinces would address some of the challenges to accessing the CLB, in particular for Indigenous communities.

[PEI shows leadership role on ID support \(video link\)](#)

- **Linked Insights:** Foundational ID is necessary to for full participation in society.
- **Considerations:** CESP supports the exploration of this idea and will engage with other government partners on the possibility of raising discussions with PTs on waiving fees for certain populations.

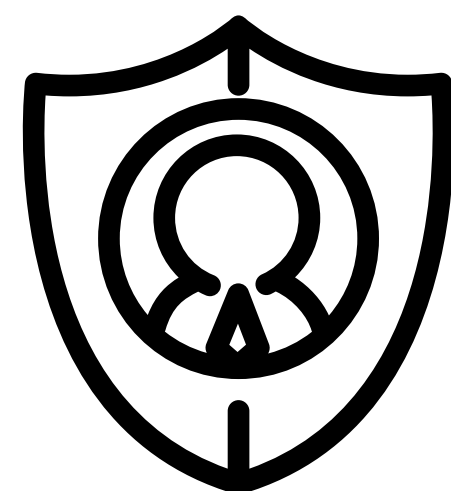
Child Future Savings Boost



Deliver a one-time cashable voucher to encourage savings for education without the obligation to open an RESP. The voucher would be redeemable at banks, but gives flexibility to families to choose alternate savings vehicles for those who do not see investments and contracts as right for them. This builds on the empowerment model used by Promise Indiana, where families can choose their preferred savings mechanism, and opens the door to parents seeing their children as college-bound while envisioning themselves as “savers”. Alternatively, the Boost could be sent directly to the child as their own personal savings, pending legal advice. This initiative would be paired with educational community initiatives to support desired outcomes. Nudges could also be employed to promote savings, and information provided about RESP incentives. The Boost could be a targeted initiative for hard to reach populations, e.g. Indigenous peoples, remote communities.

- **Linked Insights:** Parents need to feel safe when investing for their children.
- **Considerations:** CESP supports the exploration of this idea and will engage with other government partners and stakeholders on its feasibility.

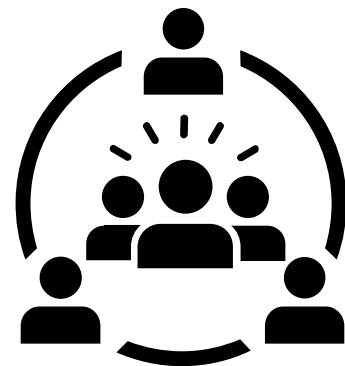
Informed decision-making and financial security



Options could be explored to integrate additional measures to improve informed financial decision-making among low-income families. Other avenues to address points of vulnerability that low income families may face could also be explored.

- **Linked Insights:** It’s complicated: the messaging, choices and process can be overwhelming; Parents need to feel safe when investing for their children.
- **Considerations:** CESP supports this idea and will explore the possibility of a government-wide coordinated approach.

Non-Financial Community Support



Support community efforts that address non-financial influences on a college-bound identity in order to address the non-financial barriers to accessing education, such as opportunity and motivation. This could include pilot projects in communities that have active initiatives for increasing access to education for children, and could also leverage financial incentives suggested here, e.g. RESP gift card, Child Futures Savings Boost.

- **Linked Insights:** Awareness is an issue; it's complicated: the messaging choices and process can be overwhelming; parents need to feel safe when investing for their children.
- **Considerations:** CESP supports the exploration of this idea this idea and will explore its feasibility.

Living Insurance



Increase the flexibility of financial security initiatives to support Canadians throughout their life course. This flexibility might entail combining employer and government efforts, e.g. disability benefits, employment insurance, and learning accounts. This increased flexibility would better support Canadians through times of economic turmoil, and allow workers more security in switching from one life situation to another.

- **Linked Insights:** Awareness is an issue; it's complicated: the messaging choices and process can be overwhelming; parents need to feel safe when investing for their children.
- **Considerations:** CESP does not support this idea. This is outside the scope of CESP and would take significant additional research, collaboration and time if it were to be further examined.

Issue: Vulnerable Canadians face complex interrelated challenges throughout their life-course

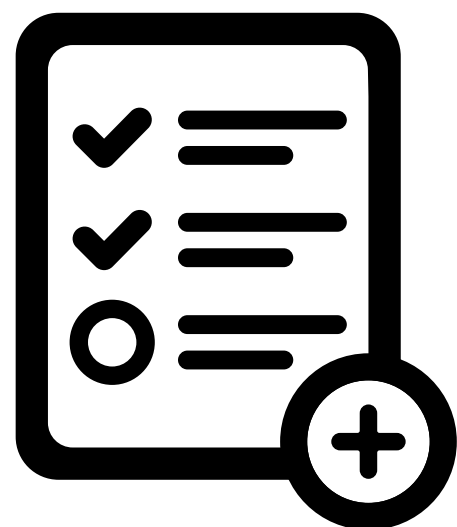
Rewards for Youth Service



Rewards for youth service that could be converted to education savings. Community-supported incentives for volunteerism/community service that could be converted into deposits to RESPs, or could stand alone as an initiative outside an RESP. This could be enabled by the RESP gift card. This approach builds learning opportunities for youth facing life course challenges, as well as building assets and a college bound identity.

- **Linked Insights:** Some people aren't finding their path; awareness is an issue.
- **Considerations:** CESP does not support this idea at this time, as it may conflict with the Canada Service Corps outcomes.

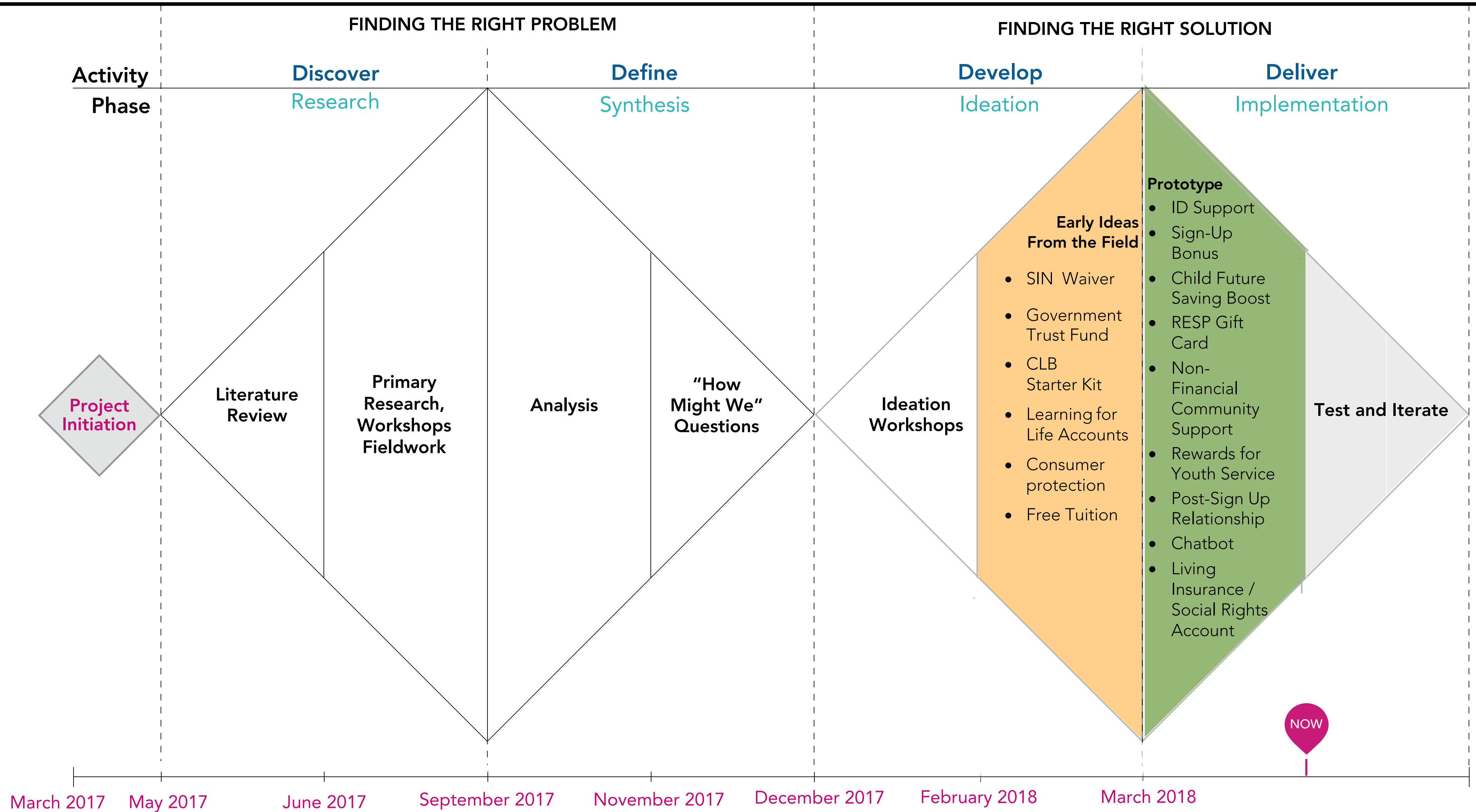
Post Sign-Up Relationship



Open channels of communication with parents who already have the CLB for their children to continue the relationship and build a community of people who are saving for their children's future. Initiatives could include certificates to congratulate parents or children for opening the RESP, nudges to tell-a-friend, and outlining additional benefits for which clients are eligible. Ideally this would be facilitated by gathering contact email addresses for these purposes. This approach socializes the CLB, but also contributes to building a college-bound identity and helps spread community knowledge and positive experiences.

- **Linked Insights:** Awareness is an issue; it's complicated: the messaging choices and process can be overwhelming; parents need to feel safe when investing for their children.
- **Considerations:** CESP supports the exploration of this idea and will engage with other government partners and stakeholders on opportunities for improving post sign-up relationships.

Project recap



What's happening currently: CESP

CESP is already working with many of the ideas, building on an outreach strategy that includes direct communications, direct mailings, collaborative outreach, and Education Savings Week. Advances to date include:

- Outreach initiatives (with stakeholders), such as CLB sign-up events, Education Savings Week, social media messaging, dissemination of communication products.
- Birth bundle (with Ontario government).
- Ongoing BI experiments.
- Direct mailings to primary caregivers, mailings in collaboration with federal and P/T partners, and various letter trials.
- A Call for Concepts to explore innovative ways of increasing awareness and take-up of the CLB; proposals were assessed against 3 funding themes, namely: support for Indigenous Peoples, Facilitated Access and Research and Innovation.
- Amendments to the Canada Education Savings Act, making it easier to access the CLB and the Additional amount of CESG by allowing the cohabitating spouse or common-law partner or the primary caregiver to request the education savings incentives on behalf of an eligible child.

ESDC is advancing an awareness and outreach strategy focused in three broad areas of activity:

- Partnership development and stakeholder relations;
- Disseminating impactful tools and resources to partners and stakeholders;
- Raising awareness of the benefits of saving early in RESPs for PSE and promoting the education savings incentives, in particular to low-income families, Indigenous Peoples, new Canadians and those living in rural and isolated communities.

What's happening currently: CESP

- Of the initiatives underway at ESDC, many could be expanded and, with additional support, could have greater impacts. Some opportunities include:
 - Greater use of departmental social media accounts to reach families and other potential subscribers, as well as potential community partners
 - Greater use of tools to create thematic/sector specific web content, such as vanity URLs
 - Greater promotion of RESPs and the education savings incentives through existing ESDC and other government websites and channels of communication
 - Greater linkages between SEB and CESP to integrate information about education savings incentives within labour market information resources for job seekers who may have children
 - Greater targeting of messaging and effective use of media through public opinion polling data – What messages work with whom? How do we best get them to respond?

The role of the Innovation Lab: Ongoing collaboration



The collaboration between the ESDC Lab and CESP over the past year has been generative for both teams.

In partnership with CESP, the Lab's Design and Behavioural Insights Teams have worked hand-in-hand:

- An anecdote circle was held with CESP management, grounding the design research in the program's history and aspirations. There was on-going knowledge exchange through exercises on systems mapping, assumptions mapping, ideation, prototyping, as well as impact and feasibility mapping.
- CESP was further engaged throughout the entire design process, including an analyst embedded in the Lab's team, and participation in fieldwork at the analyst and management level.
- Two presentations to the Learning Branch Knowledge Community of Practice were held for early branch-wide dissemination of qualitative findings.
- Results have been analyzed for 3 BI letter trials testing nudges on primary caregivers, including messaging, inserts, checklists, and reduced emphasis on savings. 7 are in the field and will be analyzed in the coming months.
- The BI team supported CESP in other communication and outreach initiatives, and introducing an education savings referral service to the Ontario Birth Bundle pilot.

**See document provided: Summary of Behavioural Insights Findings from CLB Trials (Annex C)*

The Lab and CESP are now recommending a hand off of the CLB project, with opportunities for future collaboration

CESP will explore the following ideas, partnering with the Lab and/or other stakeholders, as appropriate:

- An "instant award" of a cash incentive, gift card or voucher for PCGs who open RESPs and request the CLB
- A government-wide coordinated approach to inform decision-making and address points of vulnerability
- Non-financial community supports
- Post sign-up relationship, tailored messaging

The following ideas could be further considered if a departmental lead is identified:

- Chatbot/AI social buddy
- Education package: rights, responsibilities and benefits

For discussion

- Comments on findings
- Comments on proposed next steps

The Lab would like to acknowledge the participation of:



ESDC branches

LB, SSPB, ISSD, SEB, PASRB, SC

Other federal government departments

CRA, INAC, PCO, IRCC, Health Canada, PHAC

Provincial governments

MB, PEI

Community partners

SEED, IRCOM, Winnipeg Boldness, Boys and Girls Club of Ottawa, United Way, WoodGreen, Omega, TESS, Acorn, The Adventure Group

Financial institutions and RESP promoters

Royal Bank of Canada, Vancity - Vancouver, Kanata Financial, CST Consultants