



NAVIGATION FOR FAMILIES 0-21 YRS

Learning about various funding programs that might be helpful to support the growth and development of your child can be overwhelming. This booklet contains a brief checklist of some funding programs that you may want to consider when planning for the best possible life with your child.



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NAVIGATION



0-5 YRS

When thinking ahead and planning for your child's future needs, you might want to consider the following:

- Applying for your child's Social Insurance Number.
- You can apply for the Disability Tax Credit (Form T2201) for your child with Canada Revenue Agency. This credit reduces the amount of tax owed by a person to the government.
- You may qualify for the Assistance for Children with Severe Disabilities (ACSD) for financial assistance to support the extra expenses associated with having a child with a disability.
- You may also apply for Special Services at Home for respite and personal development supports.
- Check out subsidies from local community centres for community recreation programs, summer camps and daycare/nursery school programs.
- If you require special equipment you may find a charity or organization that may provide financial support.
- Talk to local service providers and ask about local supports and subsidies or research disability specific charitable organizations.

5-10 YRS

RDSP

Now might be the time to open up and contribute to a Registered Disability Savings Plan (RDSP) for your child. The RDSP is a long-term savings plan made available by the federal government. With personal contributions combined with grants and bonds received from the Canadian government, an RDSP can grow in to a significant financial asset that your child may use later in life. In order to qualify for an RDSP you must first qualify for the Disability Tax Credit. The great benefit of an RDSP is that it will not impact provincial disability benefits like ODSP in any way. Partners for Planning offers Introductory RDSP Webinars monthly.

School Begins

School is an important time in your child's life. Start building a rapport with the principal and teachers of the school that your child will attend.

- Share with them your expectations that your child will experience and access typical educational pathways and social opportunities.
- Consider making a portfolio about your child that focuses on their gifts and strengths.
- An IEP, Individualized Education Plan, is what educators use to identify any changes to the content of the curriculum and/or the way that content is being taught or delivered.
- Be sure to attend all meetings to discuss the IEP.

10-15 YRS

Middle School and High School

Start thinking about and planning for high school with your child.

- It is important to have an understanding regarding curriculum accommodations vs. modification. An accommodation occurs when a change is made to the learning environment that supports how the student learns but does not alter the content of the curriculum or how a student is graded. (i.e. extra time to complete an assignment, sign language, technological supports) Modifications are when the curriculum is changed considerably to meet the student's needs and can affect how a student is taught and what a student is expected to learn. (i.e. easier reading assignments, shorter tests) Students in a modified program may also receive accommodations.
- It is important to continue to work with the teachers to ensure that the IEP reflects your child's hopes and dreams.
- Explore different kinds of diplomas offered by your secondary school such as the Ontario Secondary School Diploma, Ontario Secondary School Certificate and the Certificate of Accomplishment.

15-21 YRS

The Ontario government offers a number of job programs that you might want to check out:

- Youth Job Link
- Youth Job Connection
- Youth Job Connection Summer
- ODSP Employment Supports
- Additionally there are many funded employment supports available locally. Some are disability specific (i.e. Epilepsy Toronto), and some are open to everyone (i.e. YMCA Employment Supports). Research local employment supports in your region.

Some government services you might want to consider applying for are:

- **Developmental Services Ontario (DSO)** is the first point of contact when looking for information on how to access services such as funding, housing and programs. Individuals can begin the application process at age 16, with parental consent, however you must be 18 years of age to receive services. To apply, individuals must have proof that they live in Ontario, proof of date of birth and will need a copy of a psychological assessment. This can be a very difficult process as it focuses on the individual's deficits. Although it can be expensive, some families opt to pay for it privately so it does not become part of the child's student record. When filling out the application form, be sure to request Passport funding.
- **Passport Funding** is a financial resource that is designed to provide opportunities for individuals to be actively involved in the life of their community as engaged citizens. Individuals can use Passport dollars to cover tuition costs for post secondary courses or community programs, or hire a person to help support them with activities that build skills or explore leisure opportunities in the community.

- **Ontario Photo Card** is a government issued piece of identification similar to a driver's license. It makes travel or opening up a bank account easier. Individuals who do not have a driver's license, are a resident of Ontario and are 16 years or older can apply.
- **Ontario Disability Support Program (ODSP)** is a provincial benefit that provides financial assistance for adults 18 years and older. This benefit is meant to assist with the cost of living expenses such as food and housing. Individuals may apply six months prior to their 18th birthday and may be eligible to receive other benefits and supports such as health, drug and dental coverage and other benefits.
- **Ontario Works (OW)** provides income and employment assistance for individuals who are temporarily in need of financial help. To be eligible for this program, individuals need to be a resident of Ontario, have an immediate financial need and be willing to participate in employment activities. Individuals may also be eligible to receive health, drug, dental coverage and other benefits.
- Once you are 18, you can apply for the **GST/HST Credit** on your income tax. You will receive the first payment a month after your 19th birthday.
- If you have been contributing to an RDSP, a tax return must be filed for your child at age 17 to maximize grants and bonds.



The P4P Planning Network offers **FREE resources** designed to empower people with a disability and their families to create meaningful lives and secure futures, firmly rooted in community.

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Partners for Planning is a family-formed and led nonprofit organization.

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