

Resilient Futures

Funding Guidelines and Criteria

To be considered for funding, apply online: <https://catalyst.prospercanada.org/home>

Letter of Intent (LOI) Application Portal Opens: May 21, 2026, at 7:00 am EDT

Letter of Intent (LOI) Application Deadline: June 22, 2026, at 11:59 pm EDT

About Prosper Canada

Prosper Canada is a national charity dedicated to expanding economic opportunity for Canadians living in poverty through program and policy innovation. Prosper Canada works with government, business, and community partners to develop and promote financial policies, programs and resources that remove barriers and help more Canadians to prosper. Learn more at www.prospercanada.org.

About Resilient Futures: Building financial well-being for all Canadians

Prosper Canada is proud to launch *Resilient Futures: Building Financial Well-Being for All Canadians* - a \$60 million initiative committed to enhancing financial stability and well-being nationwide. This groundbreaking project will fund community organizations that provide free, essential financial empowerment services, such as tax filing, help accessing benefits, financial coaching and counselling, and financial education, helping Canadians with low and moderate incomes build a stronger financial future.

With a strong commitment to equity, Resilient Futures also has funding specifically available for organizations serving Black communities, First Nations, Métis, and Inuit, and those living with disabilities.

Our mission is to empower one million Canadians and unlock over \$2 billion in essential benefits and financial resources - paving the way for lasting financial resilience.

Our Approach to Funding

Prosper Canada prioritizes those living on low to moderate income and promotes inclusion and addressing barriers to access. Our vision for grant-making is to enhance financial stability for all those facing economic hardship in Canada, to ensure that essential services reach those who need it most.

In recognition of the history of systemic and institutional discrimination that limit their income, wealth, and economic opportunities, Prosper Canada's Priority Populations Growth Partner stream focuses on the following communities:

- First Nations, Métis, and Inuit
- Black Communities
- Those living with disabilities

We have made a formal organizational commitment to the first two groups, which you can access as follows:

- [First Nations, Métis, and Inuit](#)
- [Black Communities](#)

What We Fund

The **Resilient Futures Program** supports people with low and moderate incomes to improve their financial wellbeing by providing financial empowerment services delivered by non-profit community organizations. These services (tax filing support, access to benefits support, one-on-one financial coaching or counselling, and financial education) are defined in detail later in this document.

These services must meet the following minimum requirements:

- **Free** to clients living on low or moderate incomes
- **Tailored** to the needs of people living with low or moderate incomes
- **Delivered** in a human-centred, trauma-informed manner
- **Responsive** to local community needs and context
- **Available** to clients year-round.
- **Flexible**, with services delivered in virtual, hybrid, asynchronous, or in-person formats
- Are limited to the following financial empowerment services:
 - Tax filing support
 - Access to benefits support
 - One-on-one financial coaching and counselling
 - Financial education

These services must also ideally,

- Focus on those who **face multiple barriers and are underserved**
- **Be led by the populations** they serve
- **Consider the realities of participants' lives** e.g. by providing childcare, transportation assistance, disability support, etc.
- **Leverage** other funds to expand impact

What We Do Not Fund

- Individuals (including sole proprietorships)
- For-profit organizations or businesses
- Private or corporate foundations
- Federal, provincial or municipal government agencies and school boards
- Organizations engaged in political activity supporting or opposing any political party, elected representative, or candidate for public office.
- Projects with activities focused on bringing about change in law or government policy
- organizations with a primary purpose to support and benefit other ineligible organizations (e.g., intermediary organizations, Trade Associations, Business Associations, Hospital Foundations) financially or operationally.
- Organizations with less than one year (twelve months) of incorporation, operating and financial history
- Projects outside of Canada
- Deficit or emergency funding
- Major capital expenditures

Program Goals

The goal of Resilient Futures is to assist one million Canadians in securing over \$2 billion in critical benefits and financial resources, helping to build long-term financial skills and stability. Through this initiative, organizations will receive funding to expand and strengthen financial support services, ensuring accessible, community-based financial empowerment programs reach those most in need.

Through the Resilient Futures program we aim to:

- Support and ensure more Canadians living on low and moderate incomes have access to, and use, free-of-charge community-delivered financial help services that are tailored to their unique needs;
- Raise financial inclusion and equity by reaching every province and territory, including rural, remote, and Indigenous communities, and ensure services meet the diverse needs of underserved groups, including Black communities, First Nations, Métis, and Inuit, and people living with disabilities;
- Support the delivery of financial help services, where appropriate, that address the needs of both official language communities, including providing training and capacity-building supports to organizations; and
- Support the development and delivery of tailored and appropriate financial help services for underserved groups, including Black communities, First Nations, Métis and Inuit, and those living with disabilities.

Who can apply for this funding round?

You can apply if your organization is a:

- Registered Charity
- Qualified donee

- Non-profits
- **Your organization and/or project must be based in the northern territories** (Yukon, Northwest Territories, Nunavut) **or the Atlantic provinces**, (New Brunswick, Nova Scotia, Newfoundland and Labrador, and Prince Edward Island)

Applying for funding

The application period will be open May 21, 2026, at 7:00am EDT and closes on June 22, 2026, at 11:59pm EDT.

You can submit only **one application per organization. We will not accept more than one application per organization.**

Funding stream: Financial Empowerment Partner

This is a focused funding opportunity with limited funding available. As a result, only a small number of organizations will receive funding through this call for proposals. Organizations may request up to \$300,000 per year for projects of up to 2.5 years in length. Funding amounts will be prorated for any project years that do not cover a full fiscal year (April to March). This stream funds community organizations that already deliver essential financial empowerment services (i.e., year-round tax filing, help accessing benefits, one-on-one coaching/counselling, and financial education) that will be expanded to engage more people regionally or across Canada to support building financial resilience efforts. Resources can also go towards establishing new financial empowerment services for the organization.

Examples:

- Your organization has strong capacity and offers a suite of financial empowerment services that are regionally or nationally focused. However, your organization would like to broaden its reach by expanding on existing programming offerings or establishing/integrating new services for needs that have come up in the community (i.e., an accessible program focused on those living with disabilities)
- Your organization is community based, and financial empowerment programming is led by or co-designed by the people it serves. Community organizations can also have a priority population focus, if it is part of their mission/mandate.
- Your organization will contribute to increasing the financial well-being of low to moderate income people in your community. Some funds could potentially go towards establishing or enhancing data collection methods, analysis and impact measurement.
- Your organization will support the ecosystem through engagement and dissemination of insights and resources, either through reports, webinars, participation in conferences, etc.

Note on funding amount requested:

- When applying for funding, you can specify the funds requested for your project as long as they are within the band specified above. Funding requests will be assessed against the impact potential of your proposed project. For direct service delivery, we recommend using a funding baseline of \$100,000 requested for every 1,750 clients reached through tax filing, access to benefits, and financial coaching or counselling. Because tax filing services typically cost less to deliver than the other services, this funding baseline is recommended for a service mix of approximately 70% tax filling clients, 15% access to benefits clients, and 15% financial coaching or counselling clients. If you require additional funds to support clients that are hard to reach, or to deliver a more 'costly' mix of services (e.g., if you focus on financial coaching and counseling more than or instead of tax filing), you may request funds above the baseline amount.
- You may also request as part of your funds to support 'ally' organizations in your ecosystem that play an important part in helping you serve vulnerable communities. Typically, these organizations help reach specific communities by brokering connections, hosting events and services provided by your organization, and providing feedback and collaboration to help you adapt your services to meet the needs of the community. Up to \$20,000 in redistributed funds per 'ally' organization may be requested in this way. We recognize that community organizations, particularly for priority populations, play a critical role in helping make financial empowerment services accessible to all.

Eligibility for funding:

1. Funding stream: Financial Empowerment Partner – up to \$300,000 per year

- Community based organizations with expertise in the needs of their communities served
- Delivers some or most core financial empowerment services for people living on low or moderate incomes
- Aims to establish or expand their services and engage more people across their region or nationally
- High reach numbers preferred and/or an ability to significantly expand reach numbers to meet targets
- Can apply for redistribution of funding (up to \$20,000 per ally organization) to support ally organizations that act as local champions and support outreach and tailoring of services to local communities

Assessment Criteria

The criteria below will be used to assess your application.

| FUNDING STREAM: FINANCIAL EMPOWERMENT PARTNER |
|--|
| • Project responds to an identified community need |
| • Reasonable budget which aligns with project activities and projected impact |
| • Proposed workplan and activities are clearly connected to intended impact(s) |
| • Project aligns with Resilient Futures goals, including by focusing on those living on low to moderate incomes |
| • Project is led by and/or includes the community it serves in its design, adaptation, and implementation processes |
| • Openness to participating in the monitoring and evaluation activities of the Resilient Futures project |
| • Demonstrated organizational diversity, equity and inclusion practices in operations and programming |
| • Likelihood of sustainability and / or growth trajectory in financial empowerment services |
| • Interest in and history of collaboration and knowledge-exchange with other organizations |
| • Strong organizational track record and capacity |
| • Currently delivers a broad range of financial empowerment services, with a strong organizational track record and capacity to deliver them |
| • Scale and impact potential |
| • Evidence of strong data and outcome collection methods and capabilities |
| • Potential to leverage additional funding to broaden impact of financial empowerment services |
| • Strong financial position and financial accountability structures, including demonstrating a plan for efficient and responsible use of grant funds |
| • Focus on underserved populations |
| • Openness to participate in training / capacity-strengthening supports offered through the Resilient Futures program |

Services Eligible for Funding

There are four main financial empowerment services that are eligible for funding under Resilient Futures: tax filing, help accessing benefits, financial coaching or counselling, and financial education. The definition of each of these services for the purposes of Resilient Futures funding is described below.

1. Tax Filing

a. Purpose:

- i. Tax filing is a critical entry point for people with low incomes to access hundreds of provincial, territorial, and federal income benefits and tax credits that boost incomes and reduce expenses, as well as accessing other income- or means-tested social programs. This service helps clients complete the steps needed to prepare for and file their taxes.

- b. Key expected client outcomes:**
 - i. Higher income from tax refunds and benefits gained through tax filing.
 - ii. Greater access to income- or means-tested social programs
 - iii. Better understanding of the benefits of filing taxes and increased confidence in the process.
- c. Example client Key Performance Indicators (KPIs) for this service:**
 - i. Total number of clients supported to file taxes (current tax year and/or prior year taxes).
 - ii. Amount of income secured through tax filing: Total federal benefits (\$)
 - iii. Amount of income secured through tax filing: Total Provincial/Territorial benefits (\$)
- d. To qualify for funding, services must include a combination of the following key characteristics:**
 - i. Provide supports that directly result in clients successfully filing their taxes (e.g., filing taxes for an individual or models that teach clients to file their own taxes)
 - ii. Services can be delivered through tax clinics or 1-on-1 appointments and can be delivered by staff or volunteers.
 - iii. Can include taxes filed through the Community Volunteer Income Tax Program or Income Tax Assistance – Volunteer Program in Quebec, but this is not required
 - iv. Can include current-year and/or prior-year tax filing
 - v. Tax filing services must be available year-round, not just during peak tax season
- e. Services that include the following characteristic(s) are ineligible for funding:**
 - i. Providing tax filing software alone **without** providing support to ensure that the clients' taxes are completed and submitted.
 - ii. General information / training on how to file taxes that does not directly lead to clients filing their taxes

2. Help accessing benefits

a) Purpose:

- i. Many income benefits — including federal, provincial, territorial, and municipal programs — require additional and often complex steps beyond filing a tax return. This service helps clients navigate those steps to access benefits they qualify for but aren't yet receiving, and to maintain them while they are eligible.

b) Key expected client outcomes:

- i. Increased income obtained through benefits that clients don't access through filing their tax returns (e.g., social assistance benefits, which require a separate application)

- ii. Increased awareness of income benefits that a client is eligible for but not receiving
- iii. Increased confidence in applying for income benefits

c) Example client Key Performance Indicators (KPIs) for this service:

- i. Total number of clients helped to apply for other income benefits
- ii. Amount of income secured through benefits application: Total Federal benefits (\$). Income secured is estimated through income benefits applied for.
- iii. Amount of income secured through benefits application: Total Provincial/Territorial benefits (\$). Income secured is estimated through income benefits applied for.
- iv. Note: Estimates of dollar value of benefits applied for **must be based on confirmation that the client submitted an application for a benefit**

d) To qualify for funding, services must include a combination of the following key characteristics:

- i. Directly leads to clients applying for benefits that aren't accessed through filing a tax return
- ii. Include helping clients with some or all of the following:
 1. Find benefits that they are eligible for, but not receiving
 2. Decide whether to apply (e.g., by understanding the implications of benefits and interactions between them)
 3. Assisting with ID and documentation gathering required for benefits access (e.g., birth certificate)
 4. Providing safe documentation storage
 5. Advocating with government or government agency staff
 6. Resolving benefits application issues
 7. Supporting requests for additional information, audits, and appeals
 8. Providing guidance through the benefits application process
 9. Supporting with issues related to maintaining benefits (e.g., resolving benefit cut-offs)
- iii. Note: Services can be provided by volunteers or by employees

e) Services that include the following characteristic(s) are ineligible for funding:

- i. Providing benefit access services that do not result in client applying for a benefit(s) (e.g., providing safe document storage only without other supports that directly result in client applying for benefit(s)).

3. One-on-one financial coaching and counselling

a) Purpose:

- i. People have complex financial needs that cannot easily be addressed solely through increasing incomes. Additional one-on-one support to manage debt, build savings, and develop financial goals and plans for the

future are often required. Because these needs are complex and frequently interconnected and overwhelming, clients need one-on-one supports where their needs can be understood, and customized plans can be developed to help them.

- ii. Financial coaching and counselling are one-on-one services that seek to understand and respond to a client's unique needs and situation with tailored support and customized action plans.

b) Key expected outcomes for clients:

- i. Decreased financial stress
- ii. Greater confidence in navigating their financial futures
- iii. Increased financial stability
- iv. Increased financial knowledge
- v. Clients achieve a financial goal

c) Example client Key Performance Indicators (KPIs) for this service:

- i. Total number of clients who received one-on-one financial counselling or coaching
- ii. Total number of clients who achieved a financial goal

d) To qualify for funding, services must include a combination of the following key characteristics:

- i. These one-on-one services can include different approaches to client help, including:
 - 1. **Counselling:** Focuses on urgent financial problems like debt crises, fraud resolution, or stabilizing housing, income, or cash flow situations. Typically reactive, counselors provide targeted advice and solutions to resolve client's immediate concerns. Can be a single or multi-session service.
 - 2. **Coaching:** Focuses on long-term financial goals and behaviours, such as saving, credit repair, debt reduction, or improving financial habits. Typically, proactive and client-driven, coaches guide clients in developing skills and strategies while offering ongoing support. Delivered as a multi-session service.

e) Services that include the following characteristic(s) are ineligible for funding:

- i. One-time general financial information sessions that do not provide tailored advice or goal setting support e.g., standalone workshops without follow-up
- ii. Tax filing services that focus solely on completing returns without broader financial planning or crisis support
- iii. Debt consolidation services that focus only on restructuring debt without addressing underlying financial behaviours or long-term financial stability
- iv. Licensed Insolvency Trustee services that solely focus on bankruptcy or consumer proposals without additional financial support.

- v. Credit repair services that offer to fix credit without helping clients build better financial habits
- vi. Predatory financial services that offer high-interest loans or fee-based debt relief solutions without additional client support
- vii. Product-focused financial services that prioritize selling financial products rather than providing unbiased guidance

4. Financial Education

a) Purpose:

- i. Financial education services, delivered in group settings, are an opportunity for people living with low incomes to learn about topics that can help them navigate their financial lives, now and in the future. Financial education often serves as bridge to other financial empowerment services. As a result, it plays a crucial role in the work organizations do to foster financial resilience in communities.

b) Key expected outcomes for clients:

- i. Greater confidence in managing personal finances (e.g., managing money, making financial decisions, taking action to achieve financial goals, etc.)
- ii. Increased financial knowledge

c) Example client Key Performance Indicators (KPIs) for this service:

- i. Total number of clients who participated in Financial Education

d) To qualify for funding, services must include a combination of the following key characteristics:

- i. Focuses on a variety of topics related to personal finances, tailored to the needs, realities and perspective of people living on low- and moderate-incomes. May include, but not limited to:
 1. Budgeting and money management
 2. Banking
 3. Credit management
 4. Debts and loan products
 5. Approaches to savings
 6. Goal-setting strategies
- ii. Must take place in group settings (as opposed to coaching or counselling, which take place one-on-one) and can occur online or in-person

e) Services that include the following characteristic(s) are ineligible for funding:

- i. Financial Education geared towards higher income earners (e.g., income tax optimization)

5. Other related services not currently funded under the Resilient Futures program

- a) Matched savings programs that do not include the above services will not be eligible for funding. Resilient Futures will not provide funding to provide matches savings.

- b) Debt consolidation loans
- c) Licensed Insolvency Trusteeship
- d) Credit counselling services that don't include the full range of services detailed within the 'financial counselling and coaching' category.

Review Committee

The initial LOI review will be shortlisted by Prosper Canada staff to determine fit and eligibility. Successful LOI applicants will then be invited to progress to the Full Proposal stage. An Advisory Committee of community volunteers from across the country will review the Full Proposals and make recommendations to Prosper Canada's staff and Board of Directors about which projects to fund.

Advisory Committee members will have diverse experiences in financial empowerment, community development, accessibility, coaching, and/or education. Members will come from a cross-section of different industries with a diversity of expertise or lived experience and will consist of reviewers who have an intersectional approach to evaluation.

Prosper Canada's Board of Directors will review the recommended proposals and makes the final funding decision. For a list of Prosper Canada's Board of Directors, please visit our website [here](#).

Process & Decision Timelines

| | |
|--------------------------------------|---|
| May 21, 2026 | Application LOI - Call for Proposals Opens - 7:00am EDT |
| June 22, 2026 | Application LOI Deadline - 11:59pm EDT |
| June 30, 2026 | LOI Proposals shortlisted |
| Early July 2026 | Invitations sent for Full Proposal stage, unsuccessful LOI Proposal applicants notified at this stage. |
| Mid-July 2026 | Full Proposals Open |
| Late July 2026 | Full Proposals Close |
| Late July to mid-August 2026 | Advisory Committee Review |
| Late August to September 2026 | Board of Directors Approval |
| Early October 2026 | All Full Proposal applicants notified of funding decisions. Funding agreements signed and projects started. |

Applicants are welcome to contact Prosper Canada should they want to discuss their proposal. Please note that due to potential high volume of inquiries, we may not be available to respond immediately.

Project Duration / Funding Period

All funding for the project must be spent by March 31, 2029

- Project Start Date: October 2026
- Project End Date: March 2029

Project Reporting

Once awarded funding, the reporting templates will be provided and are required to be submitted. A list of due dates provided will be part of your contract agreements. Reporting will include financial reporting as well as outcome measures (e.g., number of clients served through each financial empowerment service).

Note that, depending on need, organizations can submit verbal / oral reports instead of written online reports:

- if project staff have accessibility needs and / or;
- if the organization is located in a rural, remote and northern region and experiences connectivity / internet issues, and / or;
- if the organization is relatively small, grassroots or has limited internal capacity due to various reasons

Grantees can discuss this alternative reporting option with their assigned staff point of contact.

Eligible and Ineligible Project Expenses

| Eligible |
|---|
| Financing of project activities carried out by staff, or an external professional / consultant related to the project criteria, goals and workplan |
| Legal, financial, or other technical expertise advice, guidance, and services |
| Incremental staff expenses dedicated to carrying out activities and admin costs related to the project (up to 15% of project budget) |
| Expenses related to stakeholder, partner, community meetings/consultations (e.g. room rentals, audio-visual/digital equipment, printing, translation, interpretation, etc.) |
| Travel expenses deemed essential to the project. Expenses cannot exceed the rates set out in the Directive on the Management of Expenditures on Travel, Hospitality and Conferences. Appendix A - Section 2.3 of Canada's Treasury Board. |

| Ineligible |
|--|
| Projects from Individuals or sole proprietors |
| Projects from federal, provincial, municipal government agencies and school boards |
| Projects from profit-based organizations (they can be involved in a project, e.g. as a consultant, but funding will be made to the charity or qualified donee) |
| Deficit/emergency funding |
| Projects outside of Canada |
| Major capital expenditures (e.g., purchasing real estate) and core operating expenses unrelated to the delivery of this project |
| Cost of alcoholic beverages |

Resilient Futures

For further assistance

If you have general inquiries or questions related to your project, eligibility, technical issues, troubleshooting or accessing the online application portal, please contact resilientfutures@prospercanada.org.

For the latest updates, resources, and application information, please also visit [Catalyst](#), Prosper Canada's online community and platform for Resilient Futures.

Resilient Futures, a Prosper Canada initiative, is funded by the Government of Canada, through the Social Development Partnerships Program - Children and Families.

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Canada