

FINANCIAL ASSISTANCE

Please Note: See additional resources in the **HOUSING & UTILITY SUPPORT** document for programs and services regarding home and energy assistance programs and/or housing grants.

- Many programs/ service require that applicants have recently filed their taxes. **NCN @ KSM may be able to help applicants do this during the off-season. Please inquire.**

❖ *Most eligibility requirements are determined by the Low-Income Cut Off (LICO), a measure of poverty provided by the government (see chart right). This is typically determined by family size and combined net income. Maximum figures may vary slightly by municipality.*

<i>Family Size</i>	<i>Maximum Income</i>
<i>1 person</i>	<i>\$21,487</i>
<i>2 people</i>	<i>\$26,748</i>
<i>3 people</i>	<i>\$32,884</i>
<i>4 people</i>	<i>\$39,926</i>
<i>5 people</i>	<i>\$45,282</i>
<i>6 people</i>	<i>\$51,073</i>
<i>7 people or more</i>	<i>\$56,861</i>

MONEY MANAGEMENT & DEBT REDUCTION

CHRISTIANS AGAINST POVERTY (CAP)

INCOME SUPPORT

ONTARIO WORKS (OW)

ONTARIO DISABILITY SUPPORT PROGRAM (OSDP)

Please Note: See additional resources in the **LEGAL** document for appeals information and help regarding social assistance applications.

SUBSIDY PROGRAMS (CHILD CARE, TRANSIT, RECREATION, ETC.)

CHILD CARE (HALTON)

TRANSPORTATION (HALTON)

RECREATION

- REGIONAL: CANADIAN TIRE JUMP START
- MUNICIPAL PROGRAMS: OAKVILLE, BURLINGTON, MILTON

Christians Against Poverty (CAP) Canada offers free, professional debt counselling, advice, and practical help. There are two main services available:

PROGRAMS:

The **CAP Debt Centre** provides professional debt counselling through community-based home visits to lift people out of debt and poverty and provide holistic support to those who are struggling.

The **CAP Money Management** course teaches people budgeting skills and a simple, cash-based system that will help anyone to get more in control of their finances, so they can save, give and prevent debt.

NOTES:

Debt Center: Please call 1 855 214-9191 to speak to a representative. **Kerr Street Mission** (through the Sanctuary Oakville) is home to a local debt center.

Money Management: Search to find a local course here: <https://www.capcanada.org/find-a-course/>

SUPPORT VOLUNTEERS: Please consider referring Participants to the CAP Money Management Course. If they are experiencing a shortfall each month, please also consider connecting them with the local Debt Center.

CONTACT:

Phone: (289) 684-9191

Email: info@capcanada.org

Website: <https://www.capcanada.org/>

INCOME SUPPORT

Ontario has two social assistance programs to help eligible residents of Ontario who are in financial need.

Ontario Works: OW helps people who require temporary financial assistance.

Ontario Disability Support Program: ODSP helps people who have disabilities.

PROGRAMS:

ONTARIO WORKS

Ontario Works helps people who are in financial need. It offers two types of assistance:

- **Financial assistance**, including:
 - income support to help with the costs of basic needs, like food, clothing and shelter
 - health benefits for clients and their families; see **Healthy Smiles:**
 - <http://www.halton.ca/cms/one.aspx?portalId=8310&pageId=52959>
 - <https://www.ontario.ca/page/get-dental-care#section-1>
- **Employment assistance** to help clients find, prepare for and keep a job. This assistance may include:
 - workshops on resume writing and interviewing
 - job counselling
 - job-specific training
 - access to basic education, so clients can finish high school or improve their language skills

In most cases, a client must agree to participate in employment assistance activities in order to receive financial assistance.

Eligibility: To be eligible for Ontario Works you must:

- live in Ontario
- be in financial need (your household doesn't have sufficient financial resources to meet basic living expenses)
- be willing to make reasonable efforts to find, prepare for and keep a job (unless you have specific circumstances that temporarily prevent you from doing so, such as an illness or caregiving responsibilities)

Other adult members of your household must also agree to participate in employment assistance activities.

Application:

List of Documents Required:

https://www.mcsc.gov.on.ca/en/mcsc/programs/social/apply_online_documents.aspx

Online Application: <https://saapply.mcsc.gov.on.ca/CitizenPortal/cw/PlayerPage.do>

Before you start your application:

The results you get will be based on the information you provide. That's why it's important to be as accurate as you can. To answer the questions, you will need specific information about you and the family members in your household.

To find out if you might be eligible for any programs, you will need:

- the first name for all family members
- dates of birth of all family members
- immigration status for all family members
- income for all family members
- assets for all family members
- your address
- your housing costs
- cost of expenses (such as child care and disability related work expenses)

It would also be helpful if you had the Social Insurance Number cards and the Ontario Health cards for all family members in your household. To fill out the full online application, you will need information from other documents, for example:

- birth certificate
- immigration papers
- tax returns.

NOTES:

- Assets must typically be depleted in order to be found eligible.
- Enquire regarding: Halton Fresh Food Box Program, gift cards/ food vouchers, discounts for bus passes
- Application process can be initiated online, over the phone, or in person:
 - **Head Office:** 1151 Bronte Road, Oakville ON, L6K 3M1
 - **Oakville:** 690 Dorval Drive, Oakville ON, L6K 3X9 | (905) 825-6000 x 2700
 - **Burlington:** 440 Elizabeth Street, 2nd floor, Burlington ON, L7R 2M1 | (905) 825-6000 x 4601
 - **Georgetown:** 76-280 Guelph Street, Georgetown ON, L9T 4B1 | (905) 825-6000 x 8454
 - **Milton:** 720 Bronte Street, 2nd floor, Milton ON, L9T 2J4 | (905) 825-6000 x 8454

Website: www.mcsc.gov.on.ca/en/mcsc/programs/social/ow/index.aspx

October 2018 Rate Chart: Basic Needs

Number of Dependents (other than spouse)	Dependents (age 18+)	Dependents (age 0-17)	Single Recipient	Couple
0	0	0	\$343	\$494
1	0	1	\$360	\$494
	1	0	\$623	\$652
2	0	2	\$360	\$494
	1	1	\$623	\$652
	2	0	\$781	\$826
3	0	3	\$360	\$494
	1	2	\$623	\$652
	2	1	\$781	\$826
	3	0	\$956	\$1001

For each additional dependent, add \$175 if dependent is 18 years or older and \$0 if the dependent is 0-17 years of age.

October 2018 Rate Chart: Shelter Maximum

Benefit Unit Size	Max. Monthly Shelter Allowance
1	\$390
2	\$642
3	\$697
4	\$756
5	\$815
6+	\$844

ONTARIO DISABILITY SUPPORT PROGRAM (ODSP)

If you have a disability and need help with your living expenses, you may be eligible for the Ontario Disability Support Program (ODSP). ODSP offers:

- *financial assistance to help you and your family with essential living expenses*
- *benefits, for you and your family, including prescription drugs and vision care*
- *help finding and keeping a job, and advancing your career.*

If you require immediate financial assistance, please see the **Ontario Works** entry.

ODSP offers two types of support:

- **Income support** - Financial assistance provided each month to help with the costs of basic needs, like food, clothing and shelter. Income support also includes benefits, like drug coverage and vision care, for clients and their eligible family members.
- **Employment supports** - Services and supports to help clients with disabilities find and keep a job, and advance their careers.

Application:

There are two parts to the application process for income support.

- **Part 1** focuses on your financial eligibility.
- **Part 2** focuses on determining if you meet the program's definition of a person with a disability.

You can start the application process either online, by phone or in person.

- Online, use the **Online Application for Social Assistance** (see below)
- By phone or in person, call or visit your local ODSP office (see below)

Eligibility: Part 1 – Financial

List of Documents Required:

https://www.mcscs.gov.on.ca/en/mcscs/programs/social/apply_online_documents.aspx

Online Application: <https://saapply.mcscs.gov.on.ca/CitizenPortal/cw/PlayerPage.do>

Before you start your application:

The results you get will be based on the information you provide. That’s why it’s important to be as accurate as you can. To answer the questions, you will need specific information about you and the family members in your household.

To find out if you might be eligible for any programs, you will need:

- the first name for all family members
- dates of birth of all family members
- immigration status for all family members
- income for all family members
- assets for all family members
- your address
- your housing costs
- cost of expenses (such as child care and disability related work expenses)

It would also be helpful if you had the Social Insurance Number cards and the Ontario Health cards for all family members in your household. To fill out the full online application, you will need information from other documents, for example:

- birth certificate
- immigration papers
- tax returns.

It's a good idea to get these documents together before you start filling out the online application.

Once you’ve started the process, a caseworker will contact you **within five days to schedule** an in-person meeting. At your meeting, you will be asked to read and sign these forms (click to open):

- [Application for Assistance, Part 1](#)
- [Rights and Responsibilities - ODSP](#)
- [Consent to Disclose and Verify Information - Canada Revenue Agency](#)
- [Consent to Disclose and Verify Personal Information - Ministry of Community and Social Services](#)

You may be asked to sign additional forms, as needed. Your signed “consent to disclose and verify information” gives the ODSP office permission to get information about you from other government programs, organizations and other parties (e.g. Canada Revenue Agency, Ministry of Transportation). The ODSP office will use the information you provide, along with the information from other organizations, to determine if you qualify financially for income support.

Decision Notice: A decision notice will be sent to you within 15 business days of your meeting. If you are found to be:

- financially **eligible** for income support, you will be given a Disability Determination Package for Part 2 of the application process (unless you are a member of a **Prescribed Class**).
- financially **ineligible**, and you disagree with the decision, you will have 30 days to submit a **request for an internal review** (this is the first step in appealing a decision). See more information below and **Halton Community Legal Services** entry.

Eligibility: Part 2 – Meeting the Definition

Note: If you are a member of a **Prescribed Class**, you do not need to complete this part of the application process.

Person with a Disability: The program's **definition of a person with a disability** is found in the ODSP Act. Meeting the definition means that:

- you have a substantial mental or physical impairment that is continuous or recurrent, and is expected to last one year or more **and**
- your impairment directly results in a substantial restriction in your ability to work, care for yourself, or take part in community life **and**
- your impairment, its duration and restrictions have been verified by an approved health care professional.

To determine whether you meet this definition, your caseworker will give you a **Disability Determination Package** for you and your health care provider to complete. Your completed package (along with any supporting information) will be used to determine if you meet the program's definition of a person with a disability.

Disability Determination Package: The Disability Determination Package is used to collect information about your disability.

The two main parts of the Disability Determination Package must be completed by an **approved** health care professional. These parts are:

- **Health Status Report** - collects information about your medical condition, its impairments, restrictions and expected duration, as well as your treatments
- **Activities of Daily Living Index** - collects information about the impact of your impairment on your ability to work, care for yourself and participate in the community

Health care professionals who are **approved to complete both** the Health Status Report and Activities of Daily Living Index: registered nurses (**new**)

- ophthalmologists
- optometrists
- physicians
- psychological associates
- psychologists
- registered nurses in the extended class

Health care professionals who are **approved to complete the Activities of Daily Living Index only:**

- audiologists
- chiropractors
- occupational therapists
- physiotherapists
- social workers
- speech-language pathologists

Important: You should also ask your health care professional to submit any additional supporting information they may have (e.g. clinical notes, hospital reports, psychological/functional assessments) that helps describe your medical condition and disability, as well as how it affects you.

In addition to the Health Status Report and Activities of Daily Living Index, the Disability Determination Package contains:

- **Consent to the Release of Medical Information** (for you to sign)
- **Self Report** (optional)
- **Instruction sheet**
- **Addressed envelope** (to submit your completed package)

Once you've completed the required pieces of the Disability Determination Package, use the envelope provided to send the package to the ODSP Disability Adjudication Unit.

To avoid having your Disability Determination Package returned to you as incomplete, please ensure that:

- An approved health care professional has *completed and signed* both the Health Status Report and the Activities of Daily Living Index.
- For *each* condition that your health care professional lists on page 3 of the Health Status Report, all columns on pages 3 and 4 have been filled out (impairments, restrictions, duration and prognosis).
- You have signed and included the Consent to the Release of Medical Information.
- You have submitted the original forms (no photocopies), along with any additional medical and supporting information for consideration.

NOTES:

- **SUPPORT VOLUNTEERS:** *Participants should seek support from Ontario Works (OW) in the interim/ through the application process. See entry above.*
- Clients are often rejected from this program upon first application; please see **Halton Community Legal Services** entry (**LEGAL** section) for help.
- Application process can be initiated online, over the phone, or in person:

Ministry of Community and Social Services,
Ontario Disability Support Program, Income and Employment Supports
2180 Itabashi Way, Unit #1, Building B
Burlington ON L7M 5A5

Tel: (905) 637-4500 Fax: (905) 681-0422

Website: <https://www.mcscs.gov.on.ca/en/mcscs/programs/social/odsp/index.aspx>

OTHER – DISABILITY RELATED:

- **Temporary Care Assistance** can help if you are looking after a child in financial need and you are not the child's birth or adoptive parent.
 - <https://www.mcscs.gov.on.ca/en/mcscs/programs/social/questions/tca.aspx>
- **Assistance for Children with Severe Disabilities** can help with some of the extra costs of caring for a child who has a severe disability.
 - <http://www.children.gov.on.ca/htdocs/English/specialneeds/disabilities.aspx>
 - Note: The online application will only tell you if you may qualify financially for this program. There are other steps you will need to take to see if you qualify medically.

SUBSIDY PROGRAMS (CHILD CARE, TRANSIT, RECREATION, ETC.)

CHILD CARE (HALTON)

PROGRAM:

*Halton Region's **Child Care Subsidy**, or financial assistance with the cost of childcare, is available to families who are working, training or attending school.*

NOTES:

Eligibility: Must be a resident of Halton and demonstrate financial needs as per Region's eligibility guidelines (based on family income); available to families who are working, training or attending school, for children from birth to 12 years of age in licensed child care programs.

- The child care subsidy calculator can be used to determine if you may be eligible for child care subsidy, however it does not confirm eligible or ineligible status:
www.webaps.halton.ca/forms/childcare_subsidy_calculator.cfm

Wait Time: Varies – a few months on average; currently higher due to present high volume of requests (as of Jan. 2019)

Application:

- Call Halton Region by dialing 311 or 905-825-6000, and ask for the child care subsidy program.
- An intake staff will call you back to discuss eligibility and complete an initial pre-screening assessment; have your Notice of Assessment of Canada Child Tax Benefit form ready for the call.
- You will be given a checklist of the documents you must provide to proceed to the waitlist; once ready, an appointment may be made to schedule an "income test" and to speak with a worker.

Additional Links:

For child care options close to your home or preferred location, call the Child Care Directory and Information Line at 905-875-0235 or visit their website:

www.thrc.ca/child-care-directory-info-line/

The Child Care Directory & Information line can assist you to identify all child care options that may meet your needs by providing free information and a list of child care resource materials compiled just for you:

Child Care Request Form can be found: www.thrcwp.mcrc.on.ca/child-care-directory-info-line/form-for-parents/

Additional Notes: Eligibility for financial assistance is based on your family's income; Line 236 of your most recent Notice of Assessment to determine if you qualify for child care subsidy (meaning you must file an income tax return to apply)

Free language interpretive services available. Please indicate upon initial contact.

CONTACT:

Phone: (905) 825-6000; or dial 311

Website: www.halton.ca/cms/one.aspx?portalId=8310&pageId=10120

Address: 1151 Bronte Road, Oakville, ON L6M 3L1

TRANSPORTATION (HALTON SPLIT PASS)

PROGRAM:

Halton Region SPLIT Pass subsidizes the cost of a monthly bus pass for low income high school students, adults and seniors in Oakville, Milton, and Burlington.

NOTES:

SPLIT customers have the following purchase options ONCE PER MONTH:

- **Monthly Pass** - unlimited use of transit during the month loaded on to your Presto card (Oakville and Burlington only)
- **Strip of 10 or 20 tickets.**

Eligibility: Must be qualified as low income; *approximate values estimated below; determined by income and family size.

Application & Registration:

- Applicants must provide their most recent Notice of Assessment from their tax return; students must have a valid student identity card from the high school they attend; seniors must prove eligibility for the senior fare.
- Contact Halton Region by dialing 311; tell the customer service representative what municipality you live in and that you want to apply for SPLIT pass.
- A representative will outline your next steps, which may include *mailing or faxing the required documents*.
- Once the documents have been received, they will be reviewed, and staff will contact you to let you know if you qualify.
 - If eligible, staff will direct you to your municipal transit office authority where staff there will be able to issue your pass.

Municipality	Pass Type	Regular Cost	Cost with SPLIT Pass
Burlington	Adult	\$97.00	\$48.50
	Student	\$71.00	\$30.25
	Senior	\$59.25	\$23.00
Milton	Adult	\$70.00	\$35.00
	Student	\$50.00	\$20.50
	Senior	\$50.00	\$20.50
Oakville	Adult	\$110.00	\$55.00
	Student	\$70.00	\$28.00
	Senior	\$50.00	\$17.00

Fees: The cost of the monthly SPLIT pass (loaded on **PRESTO monthly**) varies on municipality and depending if you are an adult, student or senior.

ADDITIONAL NOTES RE: TRANSPORTATION

OAKVILLE YOUTH FREEDOM: PRESTO MONTHLY PASS – \$20

The Youth Freedom Pass is valid for unlimited rides **after 4 p.m. on weekday evenings, all day Saturday and Sunday for the month** indicated. *Regular youth fare applies at all other times.* You must have funds loaded on your PRESTO card in order to pay the fare before 4 p.m.

During July and August, the monthly Youth Freedom Pass allows for unlimited rides, all day, all times, all week for the month indicated. The pass is not valid for unlimited rides during March Break, Christmas week and statutory holidays.

The regular terms and conditions apply during these time frames.

- Contact & More Info: <https://www.oakvilletransit.ca/fares.html>

CONTACT:

Phone: (905) 825-6000; or dial 311

Website: www.halton.ca/split

RECREATION SUBSIDIES: REGIONAL

CANADIAN TIRE JUMP START

Canadian Tire JumpStart is a community-based charitable program that helps children in financial need participate in organized sports and recreation. There are two funding periods: spring/summer and fall/winter.

NOTES:

Eligibility: Child(ren) must be between the age of 4-18 and applying for a sports-based program; family must qualify as low income (LICO see chart above).

Application: Applications for assistance can typically be submitted from Jan. 15th to Nov. 1st, with the goal for funding to be equitably distributed over Spring/ Summer and Fall/ Winter activities.

- **Application Form:** www.jumpstart.smartsimple.ca/files/407846/f108831/terms_condition_en.html
- Applications are now able to be **processed online** at the link above. Instructions will be provided in the application on how to upload a copy of these documents.
- Please have the following information and documents supporting/ verifying:
 - Your contact information (name, postal code, telephone number and email address).
 - The first name, last name, gender and date of birth of your child(ren) you are registering.
 - The details of the sport or physical activity in which your child would like to participate.
 - The amount that you are requesting from Jumpstart. *
 - * Children can be funded for successive seasons in an activity up to a maximum of \$300 per activity; annual max. is \$600.
 - The name of the non-profit/charitable/service organization (Payee) running the sport or physical activity program.
 - Funds or equipment are provided directly to the Payee on behalf of the qualifying youth or child.
 - Proof of financial need.
 - I.E., income assessment, prior year T4 statement or three consecutive pay stubs.

CONTACT:

- Please see the municipalities below for assistance with your application.
- **Website:** <http://jumpstart.canadiantire.ca/en.html>
- **Phone:** 1-844-937-7529

RECREATION SUBSIDIES: MUNICIPAL

OAKVILLE: THE RECREATION & CULTURE DEPARTMENT

The **Recreation and Culture Department** offers subsidies for their programs either directly or in partnership with other organizations. Eligible family members will receive a credit of \$300, valid for one year, to access programs and services offered by the Recreation and Culture department in Oakville.

NOTES:

Eligibility: Must be a resident of Oakville and the family must qualify as *low income*.

Application: Applications for fee assistance can be made at designated Town of Oakville community centres or Town Hall and must be done in person, Monday to Friday from 8:30 a.m. to 4:30 p.m.

- Recreation Connection applications can be submitted (Monday to Friday, 8:30 a.m.-4:30 p.m.) at the following locations: [Glen Abbey Community Centre](#), [Iroquois Ridge Community Centre](#), [Queen Elizabeth Park Community and Cultural Centre](#), Recreation and Culture Department at [Town Hall](#), [River Oaks Community Centre](#), and [Sixteen Mile Sports Complex](#). Appointment possible – please call to inquire.

Required Documentation:

- The applicant must provide recent official documentation that shows total *family net income*, and proof that all *dependents are the legal responsibility* of the adult and reside in the adult's household, using one or more of the following original statements/documents:
 - Notice of Assessment form (T451) – required for all family members over 18 years of age without dependents.
 - Canada Child Tax Benefit Notice – required when the application includes dependents under 18 years of age
- Application must also provide *proof of residency in Oakville* (recent utility bill, lease agreement, driver's license).
 - * Income verification is not a requirement for refugees who are eligible to apply for Recreation Connection within the first year of receiving the following documents:
 - Confirmation of Permanent Residency (received at airport for each individual), OR if available, the Government of Canada Permanent Resident Card.
 - Proof of residency in Oakville (recent utility bill, lease agreement, driver's license).

ADDITIONAL NOTES RE: FEE SUBSIDIES

Fee subsidies for recreational activities operated by the town are also offered through:

- **Child Care Program**
- **Ontario Works Program** (\$200 rec. subsidy, per child, available every quarter)

The Town of Oakville has a purchased service agreement with the Halton Region's Children's Services department. A number of Town of Oakville camp programs are eligible for Child Care Fee subsidy under this agreement.

See listing(s) above.

CONTACT:

Phone: (905) 338-4250

Website: <https://www.oakville.ca/culturerec/subsidy-programs.html>

Email: service@oakville.ca

BURLINGTON: RECREATION FEE ASSISTANCE

The **Recreation and Fee Assistance** program is funding made available to individuals or families need help to pay for City of Burlington recreational programs. These include registered programs, drop-in programs, passes and memberships.

NOTES:

Eligibility: Must be a resident of Burlington and the family must qualify as *low income*.

Application: The Fee Assistance application form is available at your local community centre or online at <https://webforms.burlington.ca/Parks-and-Recreation/Community-Support-Application>. Please collect all required documents and forward to:

- email to feeassistance@burlington.ca,
- submit online at www.burlington.ca/communitysupport,
- or in-person at Tansley Woods Community Centre or the Burlington Seniors' Centre.

Required Documentation:

To qualify for the Recreation Fee Assistance program, the applicant must:

- Provide *proof of residency* in Burlington. The following are acceptable documents:
 - Utility bill (hydro, cable, gas), Copy of driver's license or Ontario photo ID card, property tax bill, tenant agreement
- Provide current official documentation that shows combined *family income*. This includes:
 - Notice of Assessment form T451 for all family members over 18 years of age, Canada Child Tax Benefit Notice, proof of Ontario Disability Support Program or Ontario Works program.
- Refugees are eligible to apply for Recreation Fee Assistance funding within the first year of settlement. During this time, income verification is not a requirement, but the following documents must be provided:
 - Confirmation of permanent residency OR if available the Canada permanent residency card.
 - Proof of residency in Burlington (recent utility bill, lease agreement, driver's license).
- Each family member is eligible for one program per registration session. For example, one swim program in Winter and one child program in Spring.
- Eligible applicants will qualify for two weeks of Summer Camp programs.

CONTACT:

Phone: (905) 335-7600 x 8501

Website: <https://www.burlington.ca/en/live-and-play/Recreation-Fee-Assistance.asp>

MILTON: FINANCIAL ASSISTANCE (RECREATION)

*The town of Milton offers **Financial Assistance** for recreation programs that are available to all residents of Milton, providing those who qualify, with a credit of \$200 per person per calendar year.*

NOTES:

- This can be used for any registered program offered by the Town. These funds can also be used to purchase a Town of Milton fitness pass or drop-in pass, including Family/ Group passes.
- If the applicant's children are receiving additional support from the Halton Region, Ontario Works, or Ontario Disability Support Program, they are ineligible for fee assistance from the Town of Milton. Any family members, however, such as parents, who are not receiving funds may still apply.
- All financial assistance funds approved in 2018 must be used by Friday, December 14, 2018. Any applications submitted after December 4, 2018, will be reviewed and processed as a part of the 2019 Financial Assistance Program. Applications to the 2019 Program will be processed in January, 2019.

Eligibility: Must be a resident of Milton and the family must qualify as *low income*.

Application: The Financial Assistance application form is available online. The documents required to verify your application will vary based on the type of income you receive. For more information, please contact the Town's Financial Assistance program (below).

Application Form: <https://forms.milton.ca/Community/Financial-Assistance-Request>

CONTACT:

Phone: (905) 878-7252 x 2440

Website: <https://www.milton.ca/en/play/financialassistance.asp>