

ב"ה

2025

# The GTA Financial Information Hand- Book for families



Mrs. Tehilah Wechter

Published By The Lamplighter  
Foundation

2025 V7

Updated on a regular basis



The Lamplighter Foundation  
44 Chabad Gate \* Thornhill. L4J – 2R3 \* Canada  
Tel: 647 – 986 - 2210 \* Email: [thelamplighterfoundation@gmail.com](mailto:thelamplighterfoundation@gmail.com)  
[www.thelamplighterfoundation.org](http://www.thelamplighterfoundation.org)

## Index

Foreword

National, Regional and Local benefits

Job Center

Jewish Charitable Organizations

Gemachim – Interest Free Loans

## Foreword

B”H

**Dear Friends שׁי,**

We are pleased to share with you the newly updated edition of the GTA Financial Guidebook for the year 2025.

This comprehensive guide lists all available local, provincial, and national benefits, and this year’s edition contains significantly more information than previous versions. We are confident it will be a valuable resource for many families in our community.

We are also pleased to offer an official help-line. Anyone seeking information or guidance is welcome to call or write, free of charge.

Phone: 647-986-2210 (If there is no answer, please leave a message and someone will get back to you promptly.)

Email: [thelamplighteroffice@gmail.com](mailto:thelamplighteroffice@gmail.com)

Baruch Hashem, last year alone, 174 families and local schools reached out directly and benefitted from our assistance — not including the many others who used the guidebook independently and found it extremely helpful.

Please feel free to forward this PDF to anyone you believe might benefit from it.

With best wishes,  
Mottel Wechter  
The Lamplighter Foundation

# The right job is closer than you think.

Book a free consultation



Job Search Assistance

**416.649.1688**

**emetemployment.ca**



National, Regional and Local benefits

## Electricity Programs

### Ontario Electricity Support Program (OESP)

Tel: 1-855-831-8151

Web: <https://ontarioelectricitysupport.ca/>

Up to \$75 a month credit paid directly to your electricity bill.

To complete application online please go to:

<https://ontarioelectricitysupport.ca/> and choose "New Application."

### Leap program - Low-Income Energy Assistance Program (LEAP)

Web: <https://www.oeb.ca/rates-and-your-bill/help-low-income-consumers/low-income-energy-assistance-program>

If you're behind on your electricity or natural gas bill and are worried that your service may be disconnected you may qualify for emergency financial help through the Low-Income Energy Assistance Program (LEAP).

Customers who meet income eligibility can get up to \$650 in emergency assistance for their electricity bills (\$780 if their home is heated electrically) and \$650 for natural gas bills.

Household after tax income (\$)	Number of people living in home						
	1	2	3	4	5	6	7
Less than 38,000	✓	✓	✓	✓	✓	✓	✓
38,001 - 54,000		✓	✓	✓	✓	✓	✓
54,001 - 65,000			✓	✓	✓	✓	✓
65,001 - 71,000					✓	✓	✓

For Alectra Utilities and Enbridge Gas Distribution: benefit is administered by:

United Way, Simcoe Muskoka, 1110 Highway 26 Midhurst, ON, L9X 1N6.

E: leap@uwsimcoemuskoka.ca

LEAP Hotline Tel: 1-855-487-5327.

## **Rent and Utility Assistance**

### **The Housing Stability Program**

#### **In city of Toronto**

is for those already receiving Ontario Works or Ontario Disability Support Program (ODSP) benefits in the city of Toronto

To apply for the Housing Stability Program please see link below

<https://www.toronto.ca/community-people/employment-social-support/housing-support/financial-support-for-renters/housing-stabilization-fund/>

If you have an emergency housing need and you do not currently receive financial/income assistance from Ontario Works or ODSP, contact The Toronto Rent Bank for help.

TORONTO RENT BANK CENTRAL OFFICE Contact Information:

416-397-7368 or

<https://www.toronto.ca/community-people/employment-social-support/housing-support/financial-support-for-renters/toronto-rent-bank/>

York Region residents may be eligible to receive assistance for rent, mortgage payments, utilities and other housing costs through two programs.

For more information on both of these programs please see link below:

<https://www.york.ca/support/financial-assistance/rent-and-utility-assistance>

### 1. [The Homelessness Prevention Program](#)

The Homelessness Prevention Program helps eligible York Region residents, who are homeless or at risk of homelessness not receiving Ontario Works or Ontario Disability Program benefits, to stabilize their housing.

To meet your emergency housing needs, we can help with costs such as:

- First and last months' rent.
- Rental arrears.
- Utility arrears.
- Utility security deposit.
- Utility reconnection fees.
- Moving costs.
- Assistance with mortgage payments or arrears.
- Landlord and tenant mediation.

### How to Apply for Assistance?

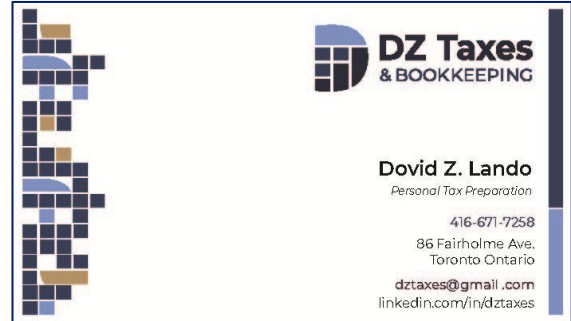
To apply call Access York, at 1-877-464-9675, TTY 1-866-512-6228 or 905-895-4293 (for deaf & hard of hearing).

Access York will make an appointment with our service provider, Salvation Army Northridge Community Church, which issue financial assistance and support to eligible residents.

### 2. [The Housing Stability Program](#) People on Ontario Works or the Ontario Disability Support Program who are behind on rental, mortgage or utility payments can get support from the Housing Stability Program for:

To apply for the Housing Stability Program, please call: Toll Free: 1-888-256-1112  
TTY: 905-895-4293 or toll free 1-866-512-6228 (for the deaf or hard of hearing).

An appointment will be made with a Housing Stability agent to determine your eligibility for the program.



## Dental Programs

### Canada Dental Care Plan

The Canadian Dental Care Plan (CDCP) is helping make the cost of dental care more affordable for eligible Canadian residents.

#### Eligibility requirements

To qualify for the CDCP, you must meet all 4 of these requirements:

- You don't have access to dental insurance.
- You and your spouse/common-law-partner (if applicable) must have filed your tax returns in Canada so that your family income can be assessed for the previous year.
- Your adjusted family net income is less than \$90,000.
- You're a Canadian resident for tax purposes

You need to meet all the eligibility criteria to qualify for the CDCP.

For further information please visit:

<https://www.canada.ca/en/services/benefits/dental/dental-care-plan/qualify.html>

or call 1-833-537-4342

### Healthy Smiles Core Program – based on income through online application

Financially eligible

Tel: 1844 296 6306

Web: <https://www.ontario.ca/page/get-dental-care>

Healthy Smiles Ontario is a government-funded dental program that provides free preventive, routine, and emergency dental services for children and youth who are 17 years old and younger and are from low-income households.



Any family with income below the program's income thresholds can apply each year to receive children's dental coverage.

Number of dependent children in your household	Family net income
1 child	\$27,746 or lower
2 children	\$29,846 or lower
3 children	\$31,946 or lower
4 children	\$34,046 or lower
5 children	\$36,146 or lower
6 children	\$38,246 or lower
7 children	\$40,346 or lower
8 children	\$42,446 or lower
9 children	\$44,546 or lower
10 or more children	\$46,646 or lower. Add \$2,100 for each additional dependent child to determine the income level at which your family would qualify for Healthy Smiles Ontario.

### Healthy Smiles EESS - Emergency and eligible Services

If you have an Emergency dental need and didn't manage to access dental coverage yet there is another way to access Healthy smiles, through screening of a dental need and then signing there is a financial need

You can get your children screened at a York Region Public Health Dental clinic.

Preventative and non-urgent screening appointments are now open. To speak with the York Region Public Health Dental Program, call 1-877-464-9675 ext. 74388

More info is available below:

Web: <https://www.york.ca/health/dental/dental-screening>

### Orthodontic treatment assistance

Smiles 4 Canada offers orthodontic treatment subsidies for eligible children.

Please see link below for further details and how to apply:

<https://www.smiles4canada.ca/>

## University of Toronto for Dentistry

University of Toronto for Dentistry provides dental treatment at a reduced cost – approximately 30% less than what you pay at regular dentist.

for more information please visit:

<https://patients.dentistry.utoronto.ca/patients>

## The One Smile Research Program - Cost Free Dental

The One Smile Research Program is designed to support individuals and families who have challenges accessing oral health care. Through its research study the clinic will offer cost-free dental care to families in the GTA who don't currently have access to dental care and, at the same time, allow a multi-disciplinary team of researchers at the University of Toronto to investigate the long-term impacts of having access to quality dental care. This includes the impacts on the participants, their families, the healthcare system, and society overall.

The One Smile Research Program is now enrolling new patients! Please visit [onesmileprogram.ca](http://onesmileprogram.ca) to see if you may be eligible. Or call 416-946-0455.

<https://patients.dentistry.utoronto.ca/The-One-Smile-Research-Program>

**Ben Eichorn**  
REAL ESTATE TEAM

**DOWNSIZING  
NOT DOWNGRADING**

The Ben Eichorn Real Estate Team will handle every aspect of your home transition. From couches to cutlery - we've got you covered!

**PRECISE HOME EVALUATIONS** ✓  
**SELLING YOUR PROPERTY FOR TOP PRICE** ✓  
**HOME STAGING** ✓  
**ORGANIZATION** ✓  
**PERSONAL CONCIERGE** ✓  
**START TO FINISH - WITH YOU EVERY STEP OF THE WAY** ✓

**Ben Eichorn** Broker SRES (R)  
**416-666-0242** [www.beneichornrealty.com](http://www.beneichornrealty.com)

**CHILLIE'S DRYCLEANING**  
FREE PICKUP AND DROPOFF

**FREE PICKUP & DROP OFF**

**DRYCLEANING & LAUNDRY**

WE ARE CUSTOMER FOCUSED & OBSESSED!

**WANT A 5 STAR RATED RELIABLE FRIENDLY DRY CLEANER?**

**EASY TO SET UP**  
CALL DARREN TODAY!

**905-LAUNDRY**  
**528-6379**

FOR EXCEPTIONAL QUALITY, SERVICE AND PRICE!

WE SERVICE THE LAWRENCE BATHURST AND THORNHILL AREAS

## Free glasses for JK or SK children

### Eye See...Eye Learn® Program - Free glasses for JK or SK children

Now available to children in Junior or Senior Kindergarten!

The Eye See...Eye Learn® program is available to children that are in any junior or senior kindergarten program. To participate in the program the eye exam must be with a participating optometrist.

If required, Eye See...Eye Learn® will provide one pair of glasses per child courtesy of our participating optometrists and corporate partners Onesight EssilorLuxottica Foundation Canada and Modern Optical Canada. The frames are fashionable and are made with high quality and impact resistant polycarbonate lenses. The estimated value of the glasses is over \$350

For more info please visit : <https://optom.on.ca/esel/>



The Lamplighter Foundation  
www.thelamplighterfoundation.org

- If you have questions on this publication  
Please feel free to call: 647-986-2210  
Or send an email to: [thelamplighteroffice@gmail.com](mailto:thelamplighteroffice@gmail.com)

\* This service is free!

*You should have a lot of הצלחה in this amazing project!  
Great asset for the community.*

*Best wishes  
Mark and Chana Friedman*

## Child Care Subsidy

### Child Care Fee Subsidy – Get help to pay for the care of your child under 12 years old.

General information:

Child Care Fee Subsidy makes child care more affordable for families with low and moderate income by offering a Child Care Fee Subsidy that reduces the amount of money that families have to pay licensed child care providers to care for their child(ren).

#### York Region Child Care Subsidy

Please see below link for full details:

Web:

<https://www.york.ca/support/financial-assistance/child-care-fee-subsidy#.XJupaChKJIU>

#### Toronto Child Care Subsidy

Website:

<https://www.toronto.ca/community-people/employment-social-support/child-family-support/child-care-support/>

### **Canada-Wide Early Learning & Child Care**

The Canada-Wide Early Learning and Child Care (CWELCC) system is a five-year plan that supports quality, accessibility, affordability, and inclusivity within the child care sector.

Please contact your child care programs directly for the status of their CWELCC participation

For further information please visit

In Toronto:

<https://www.toronto.ca/community-people/employment-social-support/child-family-support/child-care-support/canada-wide-early-learning-child-care-information-for-parents/>

in York region

<https://www.york.ca/support/childrens-services/child-care-information-parents>

### **CARE Tax Credit**

The Ontario Child Care Tax Credit (known as Ontario Childcare Access and Relief from Expenses (CARE) Tax Credit) puts more money in the pockets of families and provides the flexibility they need to choose the child care options that work best for them.

Eligible families can claim up to 75% of their eligible child care expenses including services provided by child care centres, homes and camps.

You can claim this tax credit when you file your personal income tax return.

For more information please visit:

<https://www.ontario.ca/page/ontario-child-care-tax-credit>



**ONTARIO**  
WINDOWS & DOORS LTD.

T001

**You may be  
eligible for up to  
\$325 per window!**

Grant funding through the Canada Greener Homes and now Enbridge Gas Grants are available for all eligible Canadians. These programs offer up to \$10,600 in rebates, and Canadians can access them regardless of their home heating fuel type.

**-Energy Efficient Replacement  
Windows and Doors**

**-High-quality Canadian  
replacement windows and  
doors designed for the unique  
weather and environmental  
conditions.**

**-Free estimates for every  
window or door installation.**

Ontariowindow.com  
416-826-6770  
Info@ontariowindow.com

### Drug Programs

#### ODB: Ontario Drug Benefit Program

Get help paying for prescription drugs when you qualify for the Ontario Drug Benefit program.

You will qualify for the Ontario Drug Benefit (ODB) program when you turn 65 years old. You will qualify before you reach that age because you're:

living in a:

- long-term care home
- home for special care
- Community Home for Opportunity

24 years of age or younger and not covered by a private insurance plan (OHIP Plus Program)  
receiving professional home and community care services  
receiving benefits from Ontario Works or Ontario Disability Support Program  
enrolled in the Trillium Drug Program

for more information please visit

<https://www.ontario.ca/page/get-coverage-prescription-drugs>

### **Low-Income Seniors Co-Payment Drug Program (SCP)**

If you are a low-income senior or a senior couple with income below certain thresholds, you can have your Ontario Drug Benefit deductible waived and co-payment fees reduced to \$2 by applying for the Seniors Co-Payment Program.

For further information please see below

<https://www.ontario.ca/page/seniors-ontario-drug-benefit-deductible-and-prescription-co-payment>

tel.: 416-503-4586 (in Toronto)

toll-free: 1-888-405-0405

send an email to the SCP at [seniors@ontariodrugbenefit.ca](mailto:seniors@ontariodrugbenefit.ca)

### **Trillium Drug Program (TDP)**

#### **Qualify for Trillium Drug Program**

If you don't have any other private insurance you may qualify for the Trillium Drug Program and based on your income you pay a deductible per year

For more information please call

telephone: 416-642-3038 (in Toronto)

toll-free: 1-800-575-5386

For more info

<https://forms.mgcs.gov.on.ca/dataset/014-3693-87>

### **InnoviCares**

The InnoviCares card is a free prescription savings card available to all Canadian residents, and is funded by participating pharmaceutical manufacturers. If you choose the original brand the FREE InnoviCares card can help you save on select prescription medications.

For more information and to sign up please go to: <https://www.innovicare.ca/en>

## **Government Senior Citizens Programs**

### **Canada Pension Plan - Retirement pension**

The Canada Pension Plan (CPP) retirement pension is a monthly, taxable benefit that replaces part of your income when you retire. If you qualify, you'll receive the CPP retirement pension for the rest of your

life.

To qualify for a Canada Pension Plan (CPP) retirement pension, you must:

be at least 60 years old

have made at least one valid contribution to the CPP

For more info:

<https://www.canada.ca/en/services/benefits/publicpensions/cpp.html>

### **Guaranteed Annual Income System for Seniors (GAINS)**

If you're a low-income senior you may qualify for monthly Guaranteed Annual Income System payments.

For more info:

<https://www.ontario.ca/page/guaranteed-annual-income-system-payments-seniors>

### **The Old Age Security (OAS) program**

The Old Age Security (OAS) pension is a monthly payment you can get if you are 65 and older.

In most cases, Service Canada will be able to automatically enroll you for the OAS pension if sufficient information is available. Service Canada will inform you if you have been automatically enrolled.

If you did not receive any letter about the OAS pension the month after you turned 64, you may need to apply for the OAS pension.

For more information :

<https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/benefit-amount.html>

### **Guaranteed Income Supplement (GIS)**

The Guaranteed Income Supplement (GIS) is a monthly payment you can get if you are 65 or older. Guaranteed Income Supplement eligibility is based on income and is available to low-income Old Age Security pensioners.

For more information:

<https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/guaranteed-income-supplement.html>

### **Guaranteed Income Supplement – Allowance**

The Allowance is a non-taxable payment you can get if:

- The Allowance is a non-taxable payment you can get if:  
you are age 60 to 64
- you live in Canada
- your spouse or common-law partner is eligible to receive the Guaranteed Income supplement (GIS)
- your combined annual income is less than the maximum annual income threshold for the Allowance.

For more information:

Web: <https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/guaranteed-income-supplement/allowance-survivor.html>

### **Ontario Senior Homeowners' Property Tax Grant (OSHPTG)**

The OSHPTG is available to Ontario senior homeowners and seniors who have a life lease or a lease of 10 or more years that is paid in full, who pay property taxes or property taxes are paid on their behalf, and who have low or moderate incomes. It is an annual payment that seniors must apply for each year when they file their income tax and benefit return.

For more information:

Web: <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/provincial-territorial-programs/ontario-senior-homeowners-property-tax-grant-oshptg-questions-answers.html>

## **Government Disability Programs**

### **ODSP: Ontario Disability Support Program**

Find information about income support, benefits for health costs and other disability supports from the Ontario Disability Support Program (ODSP)

For more info

<https://www.ontario.ca/page/ontario-disability-support-program>



### **Assistance for Children with Severe Disabilities Program**

Learn about financial support to help families with the costs of caring for a child with severe disabilities and find out how to apply.

For more info

<https://www.ontario.ca/page/assistance-children-severe-disabilities-program>

### **Canada Pension Plan Disability Vocational Rehabilitation Program**

The Disability Vocational Rehabilitation Program is a voluntary program that helps Canada Pension Plan (CPP) disability benefit recipients return to work.

If you are receiving a CPP disability benefit you may be eligible for vocational counseling, financial support for training, and job-search services.

For more info:

Web: <https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-disability-benefit/vocational-rehabilitation.html>

### **Assistive Devices Program**

The Assistive Devices Program (ADP) helps people with long-term physical disabilities pay for customized equipment, like wheelchairs and hearing aids.

For more info

Web: <https://www.ontario.ca/page/assistive-devices-program>

### **Ontario Home & Vehicle Modification Program**

Funded by the Ontario Government Ministry for Seniors and Accessibility, March of Dimes Canada's Home and Vehicle Modification Program provides funding for basic home and/or vehicle modifications.

For more information please visit :

Web: <https://www.marchofdimes.ca/en-ca/programs/am/hvmp/Pages/modchvmp.aspx>

## Court Programs

### Fee Waiver: Court or Enforcement Fees

You might need to pay fees if you go to court in Ontario. If you cannot afford to pay the fees, you can ask the court to waive them. If you request a fee waiver, the court will consider your financial situation and decide whether you meet the requirements to qualify.

For more info

Web: <https://www.attorneygeneral.jus.gov.on.ca/english/courts/feewaiver/index.php>

### Legal Aid

Access a range of legal services for low-income individuals.

Web: <http://www.legalaid.on.ca/en/>

### Family Justice Services

Help for families experiencing separation or divorce.

For more info

Web: [https://www.attorneygeneral.jus.gov.on.ca/english/family/family\\_justice\\_services.php](https://www.attorneygeneral.jus.gov.on.ca/english/family/family_justice_services.php)

### Tribunals Ontario

Tribunals Ontario is a group of 13 adjudicative tribunals that resolves disputes in the social, property assessment, safety and licensing sectors.

For more info

Web: <https://tribunalsontario.ca/>



**Licensed Paralegal**  
**MARK BRESLOW**

Commissioner of Oaths  
Specializing in Traffic Matters  
Handling Small Claims and Landlord/Tenant

Phone: 647-296-1870  
Email: [ravbreslow@yahoo.com](mailto:ravbreslow@yahoo.com)



8TH  
The Lamplighter Foundation  
[www.thelamplighterfoundation.org](http://www.thelamplighterfoundation.org)

- If you have questions on this publication  
Please feel free to call: 647-986-2210  
Or send an email to: [thelamplighteroffice@gmail.com](mailto:thelamplighteroffice@gmail.com)

\* This service is free!

## **Extra Curriculum Activities for Children**

### **Local libraries Toronto and Vaughn give out free tickets for attractions**

Below is a list of libraries and their hours of operation for residents of Vaughn or Toronto:

Web:

Vaughn: [www.vaughanpl.info/experiencevaughan](http://www.vaughanpl.info/experiencevaughan)

Toronto: [www.torontopubliclibrary.ca/museum-arts-passes/](http://www.torontopubliclibrary.ca/museum-arts-passes/)

General information:

Give out attractions for kids for free such as Toronto Zoo etc. You must have a valid library card.

### **Recreation Subsidy for various activities (e.g. swimming)**

Below are the programs that assist with paying recreational services etc:

#### **1. Jumpstart funds:**

Sometimes families need financial assistance to get their kids into a sport or physical activity. Jumpstart is committed to helping all families access a range of activities from boxing to bowling and skating to skiing, and more.

Who we fund is simple: Kids. Kids who want to get active. Kids who want to learn a new sport or activity. Kids who want to keep up with a sport or activity they already enjoy. But these kids just need a little extra financial help.

Please note that Individual Child Grant applications may no longer be accepted at your local Chapter. Please register/log in to your Jumpstart account to confirm the status of your Chapter

How to apply:

Online registration: <https://jumpstart.canadiantire.ca/pages/individual-child-grants>

#### **2. York Region Recreation Subsidies**

York Region offers subsidies for recreational programs. Recreational programs and day camp subsidies provide children from families with low income the ability to take part in programs offered by the municipal recreation departments.

For further details please see link below:

<https://www.york.ca/support/financial-assistance/recreation-subsidies>

#### **3. York Region Recreation programs and Fitness - Fee Assistance Programs**

RecAssist is the City's fee assistance program, which helps subsidize the cost of recreation programs and swim lessons for low-income individuals and families in Vaughan.

For more info

Web: <https://www.vaughan.ca/residential/recreation-programs-and-fitness/fee-assistance-programs>

#### **4. City of Toronto**

Welcome Policy is a recreation fee subsidy to help Toronto residents access recreation programs. Eligible individuals and families will receive an annual financial credit that can be used towards the cost of fitness memberships, punch cards, and registered recreation programs such as lessons, camps and after-school care programs offered by the City of Toronto

For more info:

<https://www.toronto.ca/community-people/employment-social-support/child-family-support/welcome-policy-recreation-fee-subsidy/>

### **Summer Camp Subsidies**

#### **Summer Camp Subsidy**

JF&J offers, for each child from a low-income family, a subsidy for 1 month of day/overnight camp.

To complete a JF&CS Jewish Camp Subsidy Application please visit:

<https://www.jfandcs.com/camp>

Camp helpline Tel: 416 638 7800 extension 6285

#### **ABC CAMP FUND**

ABC Camp fund will help eligible families in our community with a grant towards sending children to camp.

ABC CAMP FUND

57 Ridgevale Drive

email: [application.campfund@gmail.com](mailto:application.campfund@gmail.com)

Tel: 647 660 2925

please contact them for information and application.

## Jump Start

Jumpstart provides funding to children aged 4 to 18 from families in financial need to help with sports camp. A typical subsidy would be \$300 towards a camp of your choice.

How to apply:

Online registration: <https://jumpstart.canadiantire.ca/pages/individual-child-grants>

When choosing an activity choose "Sports Camp."

When asked to input "payee" you will see numerous Jewish camps including school camps. Type the name and see if your camp is listed as a payee.

## Kids in camp



Kids in Camp is a registered charity established to financially assist families to send their kids to an Ontario Camps Association accredited day or overnight camp.

For further information please visit:

Website - <https://kidsincamp.com/>

Email: [info@kidsincamp.com](mailto:info@kidsincamp.com)

Phone: 416-948-5437



**embark**

**Children grow fast.  
Your RESP should too.**

- ✓ \$0 upfront cost to get started
- ✓ \$7,200 or more in federal and provincial government grants
- ✓ 60 years of education savings expertise



**Debbie Spigelman**

Education Savings Specialist

☎ 416-727-0351

✉ [Debbie.Spigelman@embark.ca](mailto:Debbie.Spigelman@embark.ca)



## **Higher Education Grants**

### **OSAP: Ontario Student Assistance Program**

Get help pay for school when you qualify for OSAP.

The Ontario Student Assistance Program (OSAP) is a financial aid program that can help you pay for college or university.

OSAP offers funding through:

- Grants: money you don't have to pay back
- A student loan: money you need to repay once you're done school

for more information visit: <https://www.ontario.ca/page/learn-about-osap>

### **RESP - Canada Learning Bond (CLB) and Canada Education Savings Grant (CESG)**

A Registered Education Savings Plan (RESP) is a special savings account and investment fund to help save for a child's education after high school, including trade schools, colleges, universities, and apprenticeship programs. When you open a plan, the provider will apply for benefits to help pay for the child's education after high school. If the child is eligible, they can receive the following in the RESP:

The Canada Learning Bond (CLB) can provide up to a lifetime maximum of \$2,000

The Canada Education Savings Grant (CESG) can provide up to a lifetime maximum of \$7,200

Income

For more information on CLB and CESG please see link below

<https://www.canada.ca/en/employment-social-development/services/learning-bond.html>

### **Grants available for US citizens to help pay for higher education in the US.**

#### **Federal Student Aid (FAFSA®)**

Form to apply for financial aid for college or grad school

<https://studentaid.gov/h/apply-for-aid/fafsa>

### **The New York State Tuition Assistance Program (TAP)**

The New York State Tuition Assistance Program (TAP) helps eligible New York residents pay tuition at approved schools in New York State. An annual TAP award can be up to \$5,665. Because TAP is a grant, it does not have to be paid back.

<https://www.hesc.ny.gov/pay-for-college/apply-for-financial-aid/nys-tap.html>

### **MASA Israel scholarship and grants**

<https://www.masaisrael.org/canada/>

## **Other Government Programs**

### **Employment Insurance Sickness Benefits**

EI sickness benefits can provide you with up to 26 weeks of financial assistance if you can't work for medical reasons.

For more info:

Web: <https://www.canada.ca/en/services/benefits/ei/ei-sickness.html>

Tel: Toll-Free: 1-800-206-7218

### **Employment Insurance Regular Benefits**

Insurance (EI) provides regular benefits to individuals who lose their jobs through no fault of their own (for example, due to shortage of work, seasonal or mass lay-offs) and are available for and able to work, but can't find a job.

For more info:

Web: <https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit.html>

Tel: Toll-Free: 1-800-206-7218

### **Ontario Works**

If you need financial assistance for food and housing, and are in financial need, you can apply for financial and employment assistance through Ontario Works.

Find information about financial assistance, benefits and employment assistance available through the Ontario Works program

Web: <https://www.ontario.ca/page/ontario-works>

### **Ontario Child Benefit**

The Ontario Child Benefit provides up to \$1,680 per child per year depending on:

- your family net income
- the number of children in your care who are under 18 years old

For further information please see:

Web: <http://www.children.gov.on.ca/htdocs/English/financialhelp/ocb/index.aspx>

Toll-free: 1-800-387-1193

TTY: 1-800-665-0354

### **Ontario Trillium Benefit**

Learn more about the tax-free payment that helps low-to moderate-income Ontario residents pay for energy costs, sales and property tax.

Web: <https://www.ontario.ca/page/ontario-trillium-benefit>

### **Emergency assistance**

Learn how to get short term financial support if you are in a crisis or an emergency and don't have enough money for things like food and housing.

Web: <https://www.ontario.ca/page/apply-emergency-assistance>

### **Employment Ontario**

Get free support to write your resume, prepare for interviews, and find a job in the private or public sector.

Web: <https://www.ontario.ca/page/employment-ontario>

Toll-free: 1-800-387-5656

### **Better Jobs Ontario**

Get skills training and financial support when you qualify for Better Jobs Ontario (formerly Second Career).

Web: <https://www.ontario.ca/page/better-jobs-ontario>

### **Long-Term Care Home Rate Reduction Program**

Learn about long-term care homes in Ontario and get help applying.

Web: <https://www.ontario.ca/page/find-long-term-care-home>

### **Affordable Housing**

Learn about programs to help you have a safe and affordable place to call home.

Web: [https://www.ontario.ca/page/affordable-housing-ontario?\\_ga=2.46303527.1821703431.1553870042-1270959863.1469641151](https://www.ontario.ca/page/affordable-housing-ontario?_ga=2.46303527.1821703431.1553870042-1270959863.1469641151)



*Blissful Balloons*  
LUXURY BALLOON DECOR

ARRANGEMENTS	BACKDROPS	CENTERPIECES
--------------	-----------	--------------





& MORE...

BLISSFUL.YYZ@GMAIL.COM  
(403) 540-2876  
Instagram: blissful.balloons.bb

**PREMIUM**  
2019 2020  
**GOLDEN TOUCH**  
CAR CARE




**FREE PICK UP AND DELIVERY**

4801 KEELE ST. UNIT #68  
647-884-2280

**SERVICES INCLUDED**

- INTERIOR STEAM CLEANING
- FULL WAX AND POLISH
- FULL COMPLETE CLEANING

CONTACT: DAVE FOR AN APPOINTMENT

B"H  
The Lamplighter Foundation  
[www.thelamplighterfoundation.org](http://www.thelamplighterfoundation.org)





• If you have questions on this publication  
Please feel free to call: 647-986-2210  
Or send an email to: [thelamplighteroffice@gmail.com](mailto:thelamplighteroffice@gmail.com)

**\* This service is free!**

## Job Centers

---

### Kesher

Kesher Employment Services  
3845 Bathurst Street #302

Toronto, ON. M3H-3N2

Telephone: 416-635-0611

Email: [info@kesheremployment.org](mailto:info@kesheremployment.org)

Web: <https://kesheremployment.org/>

### Zev Zlotnick

Email: [zzlotnick@grllp.com](mailto:zzlotnick@grllp.com)

Send an email and ask to be added to the daily email list which lists new job opportunities.

### Jewish Vocational Services (JVS)

Web: <http://www.jvstoronto.org/>

JVS Toronto is a non-profit agency offering a range of services including job search support, employment counselling, training, mentoring, job coaching, and job retention

### Jewish Jobs Weekly

Web: <https://jewishjobs.com/>

E-mail: [JewishJobsWeekly@jewishjobs.com](mailto:JewishJobsWeekly@jewishjobs.com)

Sign up to receive Jewish Jobs Weekly, a weekly email publication of recently posted nonprofit jobs on JewishJobs.com.

## Jewish Charity Organizations

---

### Toronto Care Fund

Rabbi Moshe Rubelow  
Toronto Care Fund  
Cell: 416-317-3442  
Email: [mrubelow@torontocarefund.ca](mailto:mrubelow@torontocarefund.ca)

### The Jewish Heritage Foundation

Rabbi Shmuel Chaim Reidel  
Tel: 416-780-9069  
Cell: 647-785-5594  
Email: [relief613@gmail.com](mailto:relief613@gmail.com)

### JRCC Furniture Depot

The JRCC Furniture Depot helps people with limited means settle and create a home by providing them with furniture free of charge under its furniture donation program.

W: <https://www.jrccfurnituredepot.org/>  
Tell: 416 222 7105 ext 500

### Tomchei Shabbos

Cell: 416-623 2049  
Email: [contact@tomcheishabbos.ca](mailto:contact@tomcheishabbos.ca)

Website: <https://rfro.org/>

### Chasdei Kaduri

Chasdei Kaduri, named after Kaduri Samorali, is a registered charity founded in 2013. It is the largest volunteer-run Jewish organization that provides free weekly delivery of non-perishable food, fresh bakery goods, fresh produce, eggs and dairy to the thousands of needy Jewish families in the GTA.

Web: <https://chasdeikaduri.org/>  
Phone: (289) 963 5900  
Email: [contact@chasdeikaduri.org](mailto:contact@chasdeikaduri.org)

### Tikvah Toronto

Tikvah is an open and safe support system to promote healing from domestic conflict.

Tikvah mandate is to support women experiencing marital conflict, navigating divorce, and beyond.

<https://tikvahtoronto.mystrikingly.com/>

### **United Chesed**

Web: <http://www.unitedchesed.com/>

Offers urgent, short-term relief to families and individuals in crisis situations (i.e. food, rent, utilities, bills, medical bills, etc.).

### **Jewish Immigrant Aid Services (JIAS)**

Web: <https://jiastoronto.org/>

provides free settlement and language services for newcomers.

### **Kehilla Residential Program**

Web: <https://www.kehilla.ca/rap>

Kehilla's Rental Assistance Program (RAP) provides up to \$400 a month to help people pay their rent and live more affordably in the Jewish Community.

### **Jewish Family & Child Services (JF&CS)**

Web: <https://www.jfandcs.com/>

A multi-service agency that strengthens and supports individuals, children, families and communities by increasing safety and security, improving mental health and wellness and reducing the effects of poverty, within the context of Jewish values.

For further details, call JF&CS Intake at 416.638.7800. Email: [info@jfandcs.com](mailto:info@jfandcs.com)

### **UJA/Jewish Family and Child – supplementary financial assistance**

W: <https://www.jfandcs.com/financial-assistance>

Reducing the effects of poverty is a key priority area for JF&CS. We are able to supplement the level of income received by eligible low-income community members to help fund their basic or emergency needs.

JF&CS Intake at 416.638.7800

### **Help with wedding expenses**

#### **Simchas Choson V'Kallah Toronto**

E-mail: [info@hktoronto.ca](mailto:info@hktoronto.ca)

Mrs. Chaya Engel at 647-258-6990

#### **Yad Chanah Malkah Lkallah**

Providing Toronto's Kallahs with Essential Household Items

Contact via email: [yadcml@gmail.com](mailto:yadcml@gmail.com)

## Gemachim – Interest Free Loans

---

### Horenfeldt and Weinbaum GMACHs

Mendel Rubinoff

Tel: 416-880-2132

E-mail: mendelrubinoff@sympatico.ca

### Chabad:

Josh Lang

Cell: 416-843-3651

E-mail: joshualang@rogers.com

### Clanton Park Shul:

Irwin Diamond

Tel: 416-630-2833

Email: azrieldiamond@yahoo.com

### Shomrei Shabbos:

Ari Messinger

Cell: 416-824-7984

E-Mail: aaron@olivecorp.ca

### Agudas Yisroel:

Shaya Schachner

Tel: 416-782-8740

Cell: 647-920-1476

E-mail: syschach@gmail.com

### Jewish Free Loan

Web: <http://jewishfreeloan.ca/>

Offering interest-free loans to needy individuals of the Jewish community in the Greater Toronto Area.