

# Aspire Calgary Financial Empowerment Collaborative: Call for Proposals

## Overview:

Prosper Canada and Aspire Calgary are partnering to strengthen financial empowerment services for people living on low and moderate incomes across Calgary, surrounding communities, and Treaty 7. Through Prosper Canada's national *Resilient Futures* initiative and Aspire's long-standing stewardship as a community-based Financial Empowerment (FE) Collaborative, this Call for Proposals invites organizations to join in expanding access to no-cost financial supports, including tax filing, benefits navigation, financial education, and culturally grounded FE programming. The goal of this Request for Proposals (RFP) is to identify Indigenous-led, disability-focused, and/or community-serving organizations that can help scale high-impact FE services to 22,000 Calgarians and people living on Treaty 7 annually.

## Important Dates and Information:

**The application opens January 7, 2025, and closes February 24, 2026. Funding decisions will be announced no later than March 31, 2026.**

### Information session date & Zoom Registration Link

- Wednesday, January 28, 2026, at 10AM-11AM
  - <https://us06web.zoom.us/meeting/register/k7j6IKY5REWcG8COKTyLkw>
  - Meeting ID: 872 4056 7152

### Contact information

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## A. About Aspire Calgary

[Aspire Calgary](#) (Aspire) is Canada's first community-based Financial Empowerment (FE) Collaborative. In 2012, United Way and Momentum convened the Financial Futures Collaborative, which laid the groundwork for what became Aspire. With leadership from founding partners, including the City of Calgary, Vibrant Communities Calgary, Bow Valley College, Rise Calgary, United Way, and Momentum, the collaborative gained traction and was officially rebranded in 2018 as the Aspire Calgary Financial Empowerment Collaborative. Aspire has grown into a network of 21 service-delivery organizations working collectively to reduce poverty across Calgary, the surrounding areas, and Treaty 7.

Aspire leads the Financial Empowerment pillar of Calgary's poverty reduction strategy, [Enough for All](#), with the following core program areas:

1. Financial Education
2. One-to-one Financial Coaching
3. Benefits Navigation: applying for the Disability Tax Credit (DTC)/ Canada Disability Benefit (CDB), Registered Education Savings Plans (RESPs) and Registered Disability Savings Plans (RDSPs)
4. Matched Savings Programs
5. Tax Filing

Momentum leads Financial Education, one-to-one Financial Coaching, and Matched Savings Programs, while [Rise Calgary](#) leads the Tax Filing pillar. Together, Momentum and Rise Calgary co-lead the Benefits Navigation pillar.

Together, these programs help Calgarians living on lower-incomes reduce debt, increase savings, and build long-term financial stability.

### Backbone Structure and Collective Impact

[Momentum](#) was appointed as the Aspire Backbone Organization in 2018. In this role, Momentum:

- Builds partner capacity
- Organizes and sustains the collaborative
- Aligns activities across partners
- Guides shared strategy
- Brokers funding and supports systems integration

- Facilitates communications
- Aggregates reporting and monitors shared indicators

Aspire operates using a collective impact model, rooted in strong, trust-based relationships and shared accountability across community partners.

Each pillar of work includes a Community of Practice, offering organizational capacity building, training, mentorship, shared curriculum, tools, peer learning, problem-solving, and hands-on professional development. Aspire partners have also received specialized training such as Benefits Wayfinder training through Prosper Canada. Momentum is an accredited ACE (American Council on Education) training provider and offers year-round FE training to Aspire partners and other non-profit organizations.

### **The Collaborative's Partner Membership and Priority Populations**

Aspire's 21 community partners serve a diverse range of priority populations living on lower incomes, including:

- Newcomers and racialized communities
- Women
- Seniors
- People living with disabilities or cognitive differences
- Youth and young adults
- 2SLGBTQ+ community members
- Indigenous individuals and families

Partners receive FE program funding, primarily through United Way of Calgary and Area, and participate in ongoing learning, evaluation, and capacity building. A full list of partners can be found at <https://aspirecalgary.org/our-partners/>.

### **Impact to Date**

Since its inception in 2009, Aspire has supported Calgarians living on lower incomes through coordinated FE interventions. Collective results at the end of 2024 include:

- **62,000** participants in Financial Education (Alberta & Saskatchewan)
- **2,700** participants in Matched Savings Programs, with **\$745,000** in matched contributions
- **18,500** individuals educated on RESPs, with **4,200** RESPs opened
- **58,000** tax filings completed, yielding **\$17 million** in tax refunds
- **6,100** individuals supported through Financial Coaching

Aspire continues to play a leading role in shaping Calgary's financial empowerment landscape and advancing economic stability, well-being, and long-term asset building.

## **B. About Financial Empowerment**

### **I. Philosophy**

Financial empowerment programs are a powerful tool for poverty reduction, helping people with low incomes develop the skills, knowledge, and confidence needed to participate fully and safely in the financial system. These programs expand opportunities, strengthen financial behaviours, and support long-term financial well-being. As an innovative, human-centered, and holistic approach, financial

empowerment addresses the complex realities of poverty while fostering stronger community connections and improving overall quality of life.

A comprehensive poverty reduction strategy combines financial capability supports for immediate needs with asset-building programs that promote long-term stability and resilience. Together, these approaches help prevent people from falling into poverty and support those working to move out of it. Access to no-cost financial education, tax filing services, guidance on the Disability Tax Credit (DTC), registered savings accounts, and other financial benefits enable individuals and families to manage daily expenses, build assets, and strengthen their sense of inclusion. When community organizations are equipped to share this information, more people can open RESPs, DTCs, CDBs, RDSPs, and access other essential incentives and benefits.

Financial empowerment is grounded in the Sustainable Livelihoods model, a strengths-based framework that focuses on what people have rather than what they lack. By growing assets across multiple areas of life, individuals build resilience and create sustainable pathways out of poverty. In this approach, five asset areas support a person's capabilities in pursuing a sustainable livelihood: Connection, Skills & Knowledge, Sense of Self, Basic Needs & Services, and Finances. The primary learning objectives within the suite of Financial Empowerment programs are for participants to:

1. Develop and apply the skills and knowledge to manage their personal finances (Skills & Knowledge asset + Financial asset);
2. Increase their confidence by setting and accomplishing goals and/or feel more hopeful for the future (Sense of Self asset);
3. Increase their connections and network (Connections asset).

As a critical lever for broader poverty reduction efforts, financial empowerment significantly enhances outcomes when integrated into income assistance, employment, housing, and primary health-care services. This multiplier effect means that other interventions achieve stronger, faster, and more sustainable results. By helping people file taxes, access benefits, manage money, build assets, and reduce debt, financial empowerment acts as a foundational support that amplifies progress in all areas of life, creating a powerful, integrated pathway out of poverty.

## II. Interventions

Aspire delivers the following programming interventions across its collaborative network. Participating organizations benefit from structured training, launch support, and ongoing mentorship through regular communities of practice meetings.

### **One-to-one Financial Coaching**

Financial Coaching provides up to five individualized coaching sessions over 12 months. Participants set financial goals related to money management, savings, debt reduction, or other personal priorities. Each session includes a post-survey to assess financial wellness and track progress.

#### **Expected Outcomes**

- 80% of participants have met one or more financial goals

- 80% of participants report decreased stress about their finances
- 80% of participants report increased confidence in managing money
- 80% of participants are more hopeful about the future
- 90% of participants are helped by the financial coaching program

### Reporting Requirement

- # of new participants who received one-to-one financial coaching
- Total # of clients who received one-to-one financial coaching
- # of one-to-one financial coaching sessions provided

## i. Tax Filing

Tax refunds are often the single largest annual income boost for low-income households—sometimes representing up to 40% of family income for those on social assistance (Prosper Canada, 2015). Aspire partners offer free, year-round tax filing clinics and benefits navigation support to help participants maximize benefits and improve financial stability. Tax filing is done in collaboration with the Canada Volunteer Income Tax Preparation (CVITP) program through the Canada Revenue Agency.

### Expected Outcomes

- Participants successfully file accurate, optimized tax returns
- Participants report increased knowledge of taxation, benefits, and available supports
- Participants report an increased understanding of how tax filing unlocks key income benefits
- 80% of participants increased knowledge about your organization's services
- 90% of participants are helped by the tax filing program

### Reporting Requirements

- # of new participants supported to file taxes
- Total # of participants supported to file taxes
- # of tax returns filed for participants
- Total amount of income secured in federal tax benefits through tax filing (\$)
- Total amount of income secured in provincial/territorial benefits through tax filing (\$)
- # of volunteers who assist during tax clinics
- # volunteer hours
- # tax clinics held

## ii. Benefits Navigation of RESPs, DTCs, CDBs, RDSPs

Benefits Navigation programming helps participants navigate complex steps beyond filing a tax return. This service helps participants to access benefits they qualify for but are not yet receiving, and to maintain them while they are eligible. Benefits Navigation helps participants understand and access Registered Education Savings Plans (RESPs) and an array of disability benefits such as Disability Tax Credits (DTCs), Canada Disability Benefits (CDBs) and Registered

Disability Savings Plans (RDSPs), among others. Participants receive financial empowerment education, direct support to open accounts, information on government grants, and follow-up assistance to help them succeed.

#### **Expected Outcomes**

- Increased income obtained through benefits (federal, provincial and municipal programs require additional and often complex steps) that participants do not access through filing their tax returns
- Increased awareness of income benefits that a participant is eligible for but not receiving
- Increased confidence in applying for income benefits

#### **Reporting Requirements**

- # of new participants helped to apply for or maintain income benefits
- Total # of clients helped to apply for or maintain income benefits
- # of benefit applications submitted
- Total estimated amount of income secured through federal benefits applications (\$)
- Total estimated amount of income secured through provincial/territorial benefits applications (\$)
- Total estimated amount of income secured through other benefits applications (\$)

### **iii. Financial Education**

Financial Education workshops teach budgeting, banking, credit/debt management, and informed consumer decision-making. Participants explore personal assets, identify challenges, and learn strategies for building financial stability. For organizations working directly with Indigenous learners, an Indigenous financial empowerment model called Tipi Life provides a culturally grounded approach to money management workshops by connecting traditional teachings with concepts of balance, wellbeing, and sustainable financial practices—supporting *miyo pimatisiwin* (meaning ‘the good life’ in Cree).

#### **Expected Outcomes**

- # of participants earn Certificates of Completion
- 80% of participants are motivated to change how they manage their money
- 80% of participants increase their knowledge regarding money management
- 90% of participants are helped by the financial education program

#### **Reporting Requirement**

- # of new participants who participated in financial education
- Total # of clients who participated in financial education
- # of financial education sessions provided

## C. About Prosper Canada's Resilient Futures Project: Building financial well-being for all Canadians

Prosper Canada is a national organization that works to improve economic security for people living on lower incomes. Through partnerships with community groups, governments, and the private sector, Prosper Canada develops and promotes practical financial solutions that help Canadians build stability and long-term well-being. As a recognized leader in financial empowerment, it advances programs, tools, and policy approaches that support greater financial inclusion.

Through its Resilient Futures project, Prosper Canada has allocated \$48.2 million to 97 community organizations across the country. This investment is designed to expand access to no-cost financial empowerment supports such as tax filing services, benefits navigation, financial coaching, and financial education for Canadians living with low and moderate incomes. The project will run until March 31, 2029, with the collective aim of reaching one million people and helping them unlock up to \$2 billion in additional income and benefits.

Resilient Futures was launched in response to escalating cost-of-living pressures and the mounting need for reliable, community-based financial support. The initiative will strengthen service availability in every province and territory, with a dedicated focus on communities that experience disproportionate financial barriers, including Indigenous Peoples, Black communities, people with disabilities, and residents of rural or remote areas.

Supported by a \$60 million federal investment, Prosper Canada is providing training, coordination, and capacity-building resources to ensure partners can deliver high-quality services. These supports help organizations enhance financial capability, increase client incomes, reduce financial stress and debt, and build stronger pathways to savings and long-term resilience.

With new investment from the Resilient Futures project, Aspire is now positioned to broaden financial empowerment services across Calgary, surrounding areas, and communities within Treaty 7. Aspire is committed to significantly expanding its impact, with a goal of engaging 22,000 participants each year of the project.

More information on Resilient Futures can be found [here](#).

## D. Call for Proposals

Organizations are eligible to apply for more than one funding stream by marking the corresponding checkboxes on the application form. Through this call for proposals, Aspire seeks to partner with:

- **Two Indigenous-focused organizations** to deliver FE programming that may include any of the four interventions listed above.
- **Two disability-focused organizations** to deliver benefits navigation specifically related to disability benefits (eg: Canada Disability Benefit, Disability Tax Credit, RDSP, etc.).
- **One to two organizations** to deliver tax filing. If one organization is selected, the maximum funding would be \$75,000 and the target would be 650 participants. If two organizations are chosen for tax filing, the maximum funding would be \$37,500 and the target would be 325 participants.



## E. Application process & timelines

Applicants are invited to submit a **written or oral application**, reflecting on:

- Organizational strengths and capacity
- Community relationships and program delivery experience
- Lessons learned
- Resources needed to deliver FE programming effectively

Aspire recognizes that each organization holds deep expertise in serving its community and aims to align funding with that lived knowledge.

Please see the chart below for the timeline related to the funding application process:

Phase	Activity	Dates
Phase 1	Applications open	January 7, 2026
	Information session	January 28, 2026 @10am
	Applications close	February 24, 2026
Phase 2	Selection committees convene to review applications	February 25- Mar -20, 2026
Phase 3	Announcements	No later than March 31, 2026
	Contracts signed & conformed	No later than April 15, 2026
Phase 4	End of this project term	March 31, 2029

## F. Eligibility

### Who Can Apply

To be considered for funding, applicants must meet the following criteria:

- **Organization type:** Applicants must be a registered charity, non-profit organization, or non-qualified donee (NQD). Proof of incorporation or equivalent documentation is required.
- **Location:** The organization and proposed project must operate within Calgary or nearby communities, including Airdrie, Chestermere, Cochrane, High River, Okotoks, and Strathmore. Indigenous-led charities, non-profits, or NQDs located within Treaty 7 territory are also eligible.
- **Community organizations:** Applicants must be committed to providing no-cost financial empowerment support to people living on low and moderate incomes. Financial Empowerment support includes tax filing assistance, benefits navigation, one-to-one financial coaching, and financial education.

### Minimum Program Requirements

Projects must demonstrate that their financial empowerment services are:

- Free of charge for participants living with low or moderate incomes



- Designed specifically to meet the needs and realities of people with limited financial means
- Delivered using human-centered and trauma-informed practices
- Responsive to local community context, including cultural, demographic, and economic considerations
- Available year-round to ensure consistent access
- Flexible in delivery, offering in-person, virtual, hybrid, or asynchronous options

### **Eligible Financial Empowerment Services**

Projects must focus on one or more of the following areas:

- Tax filing support
- Benefits navigation
- One-to-one financial coaching
- Financial education

### **Preferred Program Characteristics**

While not required, proposals are stronger if they:

- Prioritize individuals who experience intersecting barriers or are currently underserved
- Are designed and/or led by the communities they intend to serve
- Address participation barriers through supports such as childcare, transit assistance, disability accommodations, or culturally relevant delivery approaches
- Leverage additional funding or partnerships to broaden reach and impact

### **What We Do Not Fund**

Funding will **not** be provided to:

- Individuals or sole proprietorships
- For-profit businesses
- Private or corporate foundations
- Government departments, institutions, or school boards
- Organizations engaging in political activities supporting or opposing political parties, candidates, or elected officials
- Projects primarily focused on influencing legislation or government policy
- Organizations created to financially or operationally support ineligible entities (e.g., trade associations, business associations, or hospital foundations)
- Organizations with fewer than 12 months of operating, incorporation, and financial history
- Projects delivered outside of Calgary and surrounding areas, and Treaty 7 Canada
- Requests for deficit reduction, emergency relief, or crisis funding
- Major capital construction or large-scale infrastructure purchases

## G. Application questions

### I. Organization Profile

1. Organization Name & Legal Name:
2. Year Established:
3. Agency Type:
  - ☐ Registered Charity
  - ☐ Non-Profit
  - ☐ Non-Qualified Donee (NQD) – provide incorporation certificate
4. Charity/Registration Number (if applicable):
5. Languages of Service:
6. Mailing Address (City, Province, Postal Code):
7. General Email & Website:
8. Mission/Mandate (100–150 words):

### II. Contact Information

1. Primary Contact (Name, Title, Email, Phone)
2. Project Lead (Name, Title, Email, Phone) (if different)

### III. Organizational Capacity

1. Staff & Volunteers:
  - Full-time staff: \_\_\_\_
  - Part-time staff: \_\_\_\_
  - Volunteers: \_\_\_\_
  - Board members: \_\_\_\_
2. List 3 Primary Populations served
3. Is your staff and Board reflective of the community you serve? ☐ Yes ☐ No
4. Areas served geographically:
5. Please describe your experience with a financial empowerment services (your response should include: (500 words max)
  - Years delivering FE services
  - Staff expertise
  - Capabilities
6. Please describe the specific staff roles that will deliver this program (titles, FTE allocation, and back-up coverage). How will service continuity be maintained during staff turnover or leave? (500 words)
7. Please provide up to 2 examples showing collaboration, outreach, and data collection that highlight your partnership experience
8. Please summarize existing partnerships and outreach strengths that highlight your ability to reach underserved communities. (500 words)
9. Please provide a brief description of tools, processes, and use of data that speak to your Data collection & program decision-making. (500 words)

## IV. Proposed Project

Maximum Funding Amount	Type of Financial Empowerment Program	# of Unique Participants supported per organization	Number of Organizations
\$82,500/year	Indigenous-focused	75	2
\$75,000/year	Benefits Access programs with people living with disabilities	200	2
\$37,500/year	Tax Filing Programs	325	2

Organizations are eligible to apply for more than one funding stream by marking the corresponding checkboxes on the application form. Funding Stream(s): What are you applying for?

- ☐ Indigenous-focused Financial Empowerment Programming
  - ☐ Financial Coaching for Indigenous Peoples
  - ☐ Tax Filing for Indigenous Peoples
  - ☐ Financial Education for Indigenous Peoples
  - ☐ Benefits Navigation of RESPs, DTCs, CDBs, RDSPs for Indigenous Peoples
- ☐ Access to Disability-focused Benefits
- ☐ Tax Filing

1. What communities will the project impact, and what needs have been identified?
2. How will the project ensure its approaches are culturally relevant and inclusive to the target demographic you are proposing to work with?
3. How will community members be involved in decision-making throughout the project?
4. What strategies will be used to ensure services effectively reach low- and moderate-income participants?
5. Aspire has set annual participant targets for this funding stream. Please describe your operational plan for consistently meeting your assigned target, including staffing, intake flow, scheduling capacity, and no-show mitigation strategies. How will you ensure you reach your prescribed participant targets? How would you address low participant numbers?
6. Please describe your implementation plan including the following:
  - Outreach & intake
  - Delivery method (in-person, online, hybrid)
  - Retention strategies
  - Timeline summary
7. If awarded less funding, what changes would occur?
8. What specific supports do you need from Aspire to successfully deliver your proposed financial empowerment program?

## V. Work Plan & Sustainability

1. What is the total amount of funding you are applying for?
2. Please describe your Sustainability Strategy including the following:
  - Maintaining or expanding FE services
  - How work continues if funding ends

3. Please describe what you consider to be the top 2–3 operational risks to delivering this project (e.g., staffing, participant uptake, technology barriers), and how will you mitigate them?

## VI. Attachments

- 2 Letters of Reference from partner organisations
- High-level Work Plan with *Key activities, milestones, timelines (1 page max)*
- Annual/Impact/Community Report
- Most recent financial statements
- Most recent tax filings (Form T1044 for NPOs)

## H. Indigenous Oral Practice Application Process

To begin your oral video application, please introduce yourself and any other speakers in the video. Please include your name, position, organization, and other roles in the community. Please speak to the following questions:

1. How will Indigenous Elders and Knowledge Keepers be involved in a context of ethical space that benefits Indigenous people?
2. Is your organization on a path of Indigenous Truth and Reconciliation? If yes, please tell us how you are incorporating your learning and actions from this into your services and/or practices to recognize the unique needs and circumstances of Indigenous people.
3. How will your organization approach the work and accomplish the goals?

Note that some of the questions require a written response (e.g. operational budget and financial statements).

***Please Note: video applications can be no longer than 20 minutes.***