

Financial assistance is provided to people in need under the Saskatchewan Assistance Plan. People who do not have enough money to cover their basic living expenses may be given money as well as goods or services.

## Applying

Everyone has the right to apply for financial assistance. People who are able to work are expected to continue looking for work while they are on assistance. People who are able to work may also be expected to take a job or a training course, if one is offered. People are also expected to apply for any benefits, for example a GST rebate, that would help support them and their family.

To apply for financial assistance, contact your local Community Resources and Employment (CRE - formerly Social Services) office, listed under the Government of Saskatchewan blue pages. You need an appointment to apply for regular assistance. However, the department also provides help for urgent or emergency needs. If your situation is an emergency, tell the person you first contact. You will get to see an emergency worker.

You apply for assistance by completing an application form. Someone will help you complete the form. The completed form is a legal document and must be signed by you. Spouses of applicants must also sign the application. The head of the household applies on behalf of the family unit. Each family decides who the head of the household is.

A family unit can be...

- a married or common law couple and any children living with them
- a single person and his or her children
- a single person

By signing the form you agree that your worker can check any information you provide and share the information with other government departments. You have the right to have your

information handled with confidentiality. Once your application has been considered you will receive a letter telling you if you will be receiving assistance or not.

You should apply before you are totally out of money. A single applicant can have as much as \$1500 on hand at the time the application is made, while an applicant with one dependant can have up to \$3,000. Larger families are allowed to keep another \$500 for each additional family member.

If you are a Status Indian living on a reserve you must apply to your band office for assistance.

You must be living in the area where you apply. A person or family just passing through the area may be able to receive emergency assistance or health services.

## Services to 16 and 17 Year Olds

In certain circumstances, services may be provided to individuals 16 or 17 years of age. The CRE may provide services if the youth appears to be in need of care and supervision and if there is no parent who is willing or able to take responsibility for the young person, or if the young person cannot return to live with his or her family for reasons of safety.

## Be Prepared

It is important to take all the right information and papers to your first appointment. A lack of information will delay your application. You can bring someone with you to your appointment.

### ► Identification

You should bring relevant documents for each family member, such as...

- Saskatchewan Health Services Card
- Social Insurance Number

- proof of the ages of your children
- marriage certificate
- divorce or separation papers
- maintenance orders or agreements
- treaty card

Other forms of identification may be helpful, such as...

- driver's license
- photo identification
- band registry number
- passport or birth certificate

### ► Expenses

You must provide information about your expenses including...

- rent receipts or a letter from your landlord showing your monthly rent
- copies of mortgage papers, tax statements and insurance policies (if you own your own home)
- any tax notices
- past utility bills (heat, electricity, water)
- babysitting or daycare receipts
- a letter from your doctor outlining any special medical or diet needs and receipts for any special medical needs
- information about any payments you have to make under a maintenance order or separation agreement.

### ► Income

Income includes all money that you receive for yourself or your children. You must provide information about your income including...

- pay stubs
- pension or employment insurance stubs
- maintenance orders or separation agreements - CRE will expect you to try to get a child support order or to enforce existing orders. The Maintenance Enforcement Office, listed under the Government of Saskatchewan blue pages, offers assistance in enforcing maintenance orders.

### ► Assets

You must provide information about any property you own and money that you have including...

- house title documents
- vehicle registration(s)
- any property worth more than \$500 – for example jewelry, stereo equipment, televisions and VCR's
- bank statements for the last 12 months
- copies of bonds or savings certificates

You can keep your home, if you are living in it, and items such as wedding, engagement or family rings, and other personal property valued at less than \$1000. You can also keep one vehicle of reasonable value. In order to receive assistance you may need to sell other assets first. Ask your worker how your assets will affect the amount of assistance you receive.

## Receiving Assistance

You can receive assistance for...

- housing and utilities
- food
- clothing
- personal and household expenses
- some special needs

There is a maximum amount that you can receive for some items. If you receive less than the maximum amount, ask your worker to explain why. If it looks like your housing costs are more than the maximum, talk to your worker. In some cases it may be possible to get the Director's approval to increase the amount.

The amount you receive depends upon the size of your family, your expenses, your income, and where you live. You can receive a letter to guarantee a damage deposit when you rent a place to live, or money to pay a deposit to hook up your utilities. If CRE pays any money to the landlord for damage, or for unpaid rent, it may collect the money back from you as an overpayment.

A person on assistance may be able to get money to buy furniture or household equipment for their home as an advance, or as a special need, if an advance is not enough.

You must report all money that you receive, from any source, while you are on assistance. This includes support payments, employment insurance payments, income tax refunds and any other money you receive. Income you receive during the month is used to figure out your next month's financial assistance.

## Changes

If your situation changes, notify your worker of the change as soon as possible. Your worker must be notified if for example, you get work, move, marry, separate or have a baby. If the change means you should get more money, the increase may only start when your worker has the information. If the change means you should get less money, you may have to pay back the amount you should not have received.

## Reviews

The department reviews your situation each year. At the review the worker looks at your current financial and personal situation, and changes in your special needs. Your case plan, including job searches and plans for future training, will also be reviewed.

Keeping a file will help you complete your annual review. It also helps if you disagree with a decision made by your worker. The file could include...

- details of any income you earn
- notes on telephone calls and visits with your worker
- receipts for rent, special needs, utilities and drugs
- copies of letters you send or receive
- cheque stubs
- any other information you think might be important

## Working

If you are fully employable CRE requires you to work. If you believe you are unable to work due to disability, sickness or some other reason, discuss the matter with your worker.

You can earn some money and still receive financial assistance. The amount of money you can earn that is not taken off your cheque is called your earnings exemption. A fully employable person on assistance for less than three months has no earnings exemption. All money earned will be taken off your assistance cheque. Fully employable persons on assistance for more than three months have an earnings exemption. A person who is not fully employable is eligible for the earnings exemption when they become eligible for assistance.

The amount of your exemption depends on the size of your family. The amount that you earn above your exemption will be taken off your assistance cheque. You must report all income received by your family. Income earned by a dependent child going to school will not be deducted from your cheque. You must still, however, report that income.

## Medical Needs

Persons on assistance may receive supplementary health coverage. A Supplementary Health Card can cover such needs as dental care, eyeglasses, hearing aids, prescriptions and ambulance service. Benefits under a Supplementary Health Card are provided by the Department of Health. Ask your worker for more information, or contact the Department of Health. Registered Indians receive coverage through Health Canada.

## Appeals

You have the right to appeal some decisions regarding financial assistance. For example, if

your application is dismissed, or if you feel that the amount of assistance that you receive is not enough to cover your basic expenses.

You may be able to receive assistance during the appeal process. You may also be able to get help with some related expenses, such as babysitting and travel costs.

If you are still not satisfied after the appeal process is complete, you can talk to the Ombudsman if you feel that CRE treated you unfairly, or acted improperly.

## For More Information

- ▶ ask your worker
- ▶ contact a welfare rights group in your area
- ▶ see the PLEA publications:
  - *Social Assistance: Special Needs, Advances, Overpayments*
  - *Social Assistance: Appeals*
- ▶ see the Community Resources and Employment publication *The Social Assistance Handbook*

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### Public Legal Education Association of Saskatchewan

Saskatoon, Saskatchewan  
Tel 653-1868 Fax 653-1869 E-mail [plea@plea.org](mailto:plea@plea.org)  
[www.plea.org](http://www.plea.org)

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If you need legal advice, contact a lawyer.

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# social assistance

information about the  
Saskatchewan Assistance Plan

