



Embedded Financial Counselling Program Description

West Neighbourhood House (West NH) formerly St. Christopher House, has been a multi-service neighbourhood centre serving all age groups in downtown west Toronto since 1912. The mission of West NH is to enable less advantaged individuals, families and groups in the community to gain greater control over their lives and within their community.

Financial Coaching Approach

Recognizing financial health as an essential aspect of overall wellness, West Neighbourhood House integrates Financial Coaches into workforce training and pre-employment organizations through an embedded model. This approach positions financial coaches as part of the partner organization's team. By combining vocational training, education, and upskilling with financial coaching, the program fosters positive outcomes for participants, enabling them to increase their earning potential while enhancing their financial literacy and confidence in managing their finances.

Program Structure

Financial coaching is delivered through personalized, one-on-one sessions, complemented by workshops or group sessions addressing diverse financial topics. Participants gain tools to better understand their financial situation, create budgets, navigate the Canadian banking, credit and tax systems, and set achievable financial goals. Coaches provide guidance to overcome challenges such as debt and poor credit, while also focusing on building positive financial habits and encouraging long-term financial wellness and increased financial resilience.

Outcome Measurement

The program employs a Quality-of-Life Platform to assess success via measurable outcomes and a self-assessment survey. This approach helps participants understand their finances in the broader context of their overall wellbeing. The coaching relationship is designed to be long-term, often lasting up to 18 months and extending beyond the completion of related employment programs.

Contact Information

For inquiries, please reach out to Rebekah Smylie, Manager of Financial Empowerment, at rebekahsm@westnh.org or 647-643-2794.