



RESOURCE APPENDIX

Resource Appendix

Resource	Link
A Place for Mom	https://www.aplaceformom.com/planning-and-advice/articles/canada-seniors-housing-guide
Alzheimer Society of Canada	https://alzheimer.ca/en/help-support
Alzheimer's Association Canada	https://www.alz.org/ca/dementia-alzheimers-canada.asp
Alzlive Resource Directory	https://alzlive.com/resources/websites/canada-resource-directory-for-alzheimers-help/
Annuities	https://www.canada.ca/en/financial-consumer-agency/services/retirement-planning/annuities.html
Assistance for Depression	https://mdsc.ca/docs/MDSC_Quick_Facts_4th_Edition_EN.pdf
Barron's – Planning Retirement Around Your “Biological” Age	https://www.barrons.com/articles/retirement-biological-age-51548356662
BMO – Executors Inventory Workbook	https://www.bmo.com/estate/Executors%20Inventory%20Workbook%20-%20English.pdf
BMO Single in Retirement Article	https://www.bmo.com/familywealth/pdf/BMO%20NB%20Article%20-%20oct%20%202031.pdf
Canada Gives	https://www.canadagives.ca/donor-advised-funds/foundation-choices
Canada Pension Plan Benefits Overview	https://www.canada.ca/en/services/benefits/publicpensions/cpp.html
Canada Pension Plan Statement of Contributions	https://www.canada.ca/en/services/benefits/publicpensions/cpp/statement-contributions.html
Canadian Bankers Association	https://cba.ca/managing-debt
Canadian Coalition for Seniors Mental Health	https://ccsmh.ca/
Canadian guidelines for budgeting	https://homefamily.net/canadian-guidelines-for-budgeting/
Canadian Hospice and Palliative Care Association	https://www.chpca.ca/about-hpc/
Canadian Institutes for Health Information	https://www.cihi.ca/en/dementia-in-canada/dementia-in-canada-summary
Canadian Life and Health Insurance Association	https://www.clhia.ca/
Canadian Retirement Income Calculator	https://www.canada.ca/en/services/benefits/publicpensions/cpp/retirement-income-calculator.html

Capital Gains	https://www.canada.ca/en/revenue-agency/services/forms-publications/publications/t4037/capital-gains.html
Caregiver Brochure	https://www.phac-aspc.gc.ca/publicat/oes-bsu-02/pdf/self-care-caregivers_e.pdf
Caregiver Essentials - McMaster University	https://mcmastercce.ca/caregiving-essentials/program
Caregivers - Benefits Finder	https://benefitsfinder.services.gc.ca/hm
Caregivers - National Institute on Aging	https://nationalseniorsstrategy.ca/the-four-pillars/pillar-4/financial-support-caregivers/
Caregivers Alberta	https://www.caregiversalberta.ca/
Caregivers Nova Scotia	https://caregiversns.org/
Caregivers of British Columbia	https://www.familycaregiversbc.ca/find-resources
Caregivers Ontario Organization	https://ontariocaregiver.ca/for-caregivers/
CareMakers Foundation	https://www.caremakers.ca/en/resources
Centre for Addictions and Mental Health (CAMH)	https://www.camh.ca/en/health-info/mental-illness-and-addiction-index/conditions-and-disorders/alzheimers-or-dementia
Choosing an executor	https://www.rbcwealthmanagement.com/en-ca/insights/choosing-an-executor-four-characteristics-to-watch-for
Choosing an Executor of an Estate	https://www.fbfs.com/learning-center/6-qualities-of-a-good-executor
Comfort life	https://www.comfortlife.ca/retirement-community-resources/retirement-cost
COVID19 - Canadians are less prepared for retirement	https://www.globenewswire.com/en/news-release/2021/09/28/2304658/0/en/Canadians-are-less-prepared-for-retirement-because-of-COVID-19.html
COVID19 – Impact on Canadians’ retirement readiness	https://www.wealthprofessional.ca/news/industry-news/covid-has-impacted-canadians-retirement-readiness/360253
CPA Canada	https://www.cpacanada.ca/en/the-cpa-profession/financial-literacy/financial-literacy-resources/just-the-facts/just-the-facts-seniors
CPP Death Benefit	https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-death-benefit.html
CPP Help	https://catalogue.servicecanada.gc.ca/content/EForms/en/ReturningtheForm/lspCp.html
CPP Statement of Contributions	https://www.canada.ca/en/services/benefits/publicpensions/cpp/statement-contributions.html

CRA Authorizations	https://www.canada.ca/en/revenue-agency/news/newsroom/tax-tips/tax-tips-2021/new-confirm-representative-using-my-account-or-my-business-account.html
Credit Canada – Debt Solutions	www.creditcanada.com
Credit Canada - Budget Planner and Expense Tracker	https://www.creditcanada.com/budget-template?utm_campaign=CA+%7C+grant+%7C+blog+%7C+expense-tracker&utm_medium=ppc&utm_source=adwords&utm_term=budget%20worksheet&hsa_mt=b&hsa_net=adwords&hsa_ver=3&hsa_kw=budget%20worksheet&hsa_acc=8770489077&hsa_grp=126222298776&hsa_tgt=kwd-14530661&hsa_src=g&hsa_ad=539045964608&hsa_cam=6966488809&gclid=CjwKCAjwp_GJBhBmEiwALWBQkwxSCog5vdqPOy5tEqNV-gbz33tIDVShB65r9pXNtLhDwNyBvw4WXR0C1UcQAvD_BwE
Death Certificates	https://www.ontario.ca/page/how-get-copy-ontario-death-certificate-online
Dementia - Health Canada	https://www.canada.ca/en/public-health/services/diseases/dementia.html
Dementia - Living Well with Dementia	https://uwaterloo.ca/living-well-with-dementia/planning-ahead
Desjardins	https://www.desjardins.com/ressources/pdf/b23-inventory-assets.pdf
Disciplined list - Canadian Securities Administrators	https://www.securities-administrators.ca/enforcement/disciplined-list/
Dying with Dignity	https://www.dyingwithdignity.ca/education
Elder Financial Abuse	https://www.investright.org/fraud-awareness/targets-of-fraud/elder-financial-abuse/
Employer-Sponsored Retirement Funds – FCAC	https://www.canada.ca/en/financial-consumer-agency/services/retirement-planning/employer-sponsored-pension.html
Executor	https://www.canada.ca/en/revenue-agency/services/tax/individuals/life-events/what-when-someone-died/legal-representative.html https://www.thehivelaw.com/blog/what-an-executor-cannot-do/
Exploring the Role of Elder Mediation in Preventing Elder Abuse	https://www.justice.gc.ca/eng/rp-pr/cj-jp/fv-vf/mp-pm/toc-tdm.html
Farewelling (U.S.)	https://www.myfarewelling.com/checklist/advance-planning-for-yourself

FCAC Budget Planner	https://itools-ioutils.fcac-acfc.gc.ca/BP-PB/budget-planner
FCAC Budgeting during Retirement	https://www.canada.ca/en/financial-consumer-agency/services/retirement-planning/budgeting-during-retirement.html
FCAC Financial Consumer Authority of Canada	https://www.canada.ca/en/financial-consumer-agency/services/loans.html
FCAC Housing Options for Seniors	https://www.canada.ca/en/financial-consumer-agency/services/retirement-planning/cost-seniors-housing.html https://www.aplaceformom.com/planning-and-advice/articles/canada-seniors-housing-guide
FCAC Making a Budget	https://www.canada.ca/en/financial-consumer-agency/services/make-budget.html
FCAC Sources of Retirement Income	https://www.canada.ca/en/financial-consumer-agency/services/retirement-planning/sources-retirement-income.html
FCAC Understanding Insurance Basics	https://publications.gc.ca/collections/collection_2013/acfc-fcac/FC5-24-2012-eng.pdf
FCAC Your Retirement Financial Checklist	https://www.canada.ca/en/financial-consumer-agency/services/retirement-planning/retirement-checklist.html
Financial Services Commission of Ontario: Understanding Critical Illness Insurance	http://www.fsco.gov.on.ca/en/insurance/brochures/pages/brochure_criticalillness.aspx
Fiscal Agents	www.fiscalagents.com
Fraud Facts—Recognize, Reject, Report Fraud	https://www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/eng/04334.html
Fraud Protection	https://www.antifraudcentre-centreantifraude.ca/protect-protegez-eng.htm
Funerals	http://www.ic.gc.ca/eic/site/oca-bc.nsf/eng/ca03069.html
GenYMoney Blog	https://www.genymoney.ca/end-of-life-planning-checklist-canada/
Get Smart About Money	https://www.getsmarteraboutmoney.ca/
Get Smarter About Money – Retirement Budget Worksheet	https://www.getsmarteraboutmoney.ca/calculators/retirement-budget-worksheet/
Government of Canada	https://www.ic.gc.ca/eic/site/oca-bc.nsf/eng/ca03069.html
Government of Canada – Death Benefit	https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-death-benefit.html#h2.2
Government of Canada – Debt and Borrowing	https://www.canada.ca/en/services/finance/debt.html

Government of Canada Tax Tips	https://www.canada.ca/en/revenue-agency/services/tax/individuals/life-events/what-when-someone-died/questions-answers-about-what-when-someone-died.html
Greedy Rates: Best Budgeting Apps for 2021	https://www.greedyrates.ca/blog/best-budget-apps-canada/
Grieving Supports	https://www2.gov.bc.ca/gov/content/life-events/death/after-death/get-support https://grievingtogether.ca/what-now/checklist/canada-info/ https://psychcentral.com/blog/single-at-heart/2019/05/the-death-of-our-parents-how-old-are-we-when-that-happens#1 https://ontario.cmha.ca/documents/understanding-and-coping-with-loss-and-grief/ https://www.rbcfinancialplanning.com/_assets-custom/pdf/Executor-Liquidator-Checklist.pdf?pdf=checklist https://www.willpower.ca/legacy-calculator/ https://canadianwomen.org/the-facts/womens-poverty/
Health Canada End of Life Care	https://www.canada.ca/en/health-canada/services/provincial-territorial-contact-information-links-end-life-care.html#a6
Health Canada Respite Care	https://www.canada.ca/en/health-canada/services/health-care-system/reports-publications/home-continuing-care/respice-family-caregivers-environmental-scan-publicly-funded-programs-canada.html
Human Intelligence: How Should We Understand It?	https://medium.com/@bhanuranjith/human-intelligence-how-should-we-understand-it-bb6c7f3b0b6a
Insurance Bureau of Canada	http://www.IBC.ca/on/
Knowledge Bureau Report	www.knowledgebureau.com
Knowledge Bureau – Cross Border Taxation Certificate Course	https://www.knowledgebureau.com/site/course/cross-border-taxation
Knowledge Bureau - RWM™ Designation	https://www.knowledgebureau.com/site/program/real-wealth-management-specialist
Late Life Transitions to Seniors Residences And Nursing Homes: 2016 Census	https://www150.statcan.gc.ca/n1/pub/82-003-x/2018005/article/54966-eng.htm
Legal Wills.ca	https://www.legalwills.ca/blog/probate/
Mint Personal Finance App	https://mint.intuit.com/
MoneySense, Jason Heath, February 2020	https://www.moneysense.ca/columns/ask-a-planner/the-costs-of-long-term-care-and-how-to-insure-against-them/

My Money Coach Budget Calculator and Spreadsheet	https://www.mymoneycoach.ca/budgeting/budgeting-calculators-tools/budgeting-spreadsheet?gclid=CjwKCAjwp_GJBhBmEiwALWBQk_snR2LYQjHjqgWA1QO8nnajJMR0DqeM_cJ-7SGGDo-FiRhoBxLH9xoCVnwQAvD_BwE
Organ donations	www.beadonor.ca
OSC Pre-retirees fraud	http://www.securities-administrators.ca/uploadedFiles/General/pdfs/Adults_over_50-ENG.pdf
Pacific Blue Cross – Retirement Insurance	https://www.pac.bluecross.ca/personal-health/retirement/retirement-whathappens/
Philanthropic Foundations Canada	https://pfc.ca/
Policy advisor	https://www.policyadvisor.com/life-insurance/life-insurance-for-seniors/
Protection from frauds and scams	https://www.canada.ca/en/services/finance/fraud.html
Provincial and territorial resources on estate law	https://www.canada.ca/en/financial-consumer-agency/services/estate-planning/resources-estate-law.html
Provincial consumer affairs offices	https://www.ic.gc.ca/eic/site/oca-bc.nsf/eng/ca02982.html
Provincial Tax Credit Program	https://www.taxtips.ca/filing/home-renovation-tax-credits.htm
Qualifying for Old Age Security	https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/eligibility.html
Recognize and prevent financial elder abuse	https://www.rbcwealthmanagement.com/en-ca/insights/how-to-recognize-and-prevent-financial-elder-abuse
Registered Pension Plans - CRA	https://www.canada.ca/en/revenue-agency/services/tax/registered-plans-administrators/about-registered-pension-plans-rpps/about-registered-pension-plans-rpps.html
Registered Retirement Income Fund - CRA	https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/registered-retirement-income-fund-rrif.html
Registered Retirement Savings Plan – CRA	https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/rrsps-related-plans/registered-retirement-savings-plan-rrsp.html
Retirement Income Calculator – CRA	https://www.canada.ca/en/services/benefits/publicpensions/cpp/retirement-income-calculator.html
Royal Bank	https://ca.rbcwealthmanagement.com/documents/106825/1165634/Family+Inventory+Workbook.pdf/90c6083c-585d-4a92-934c-9eb82933643a

RRSP Options	https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/rrsps-related-plans/rrsp-options-when-you-turn-71/options-your-rrsps.html
Senior Advisor.com	https://www.senioradvisor.com/blog/2015/09/canadas-supportive-housing-options-for-seniors/
Seniors - budget	https://canadianbudgetbinder.com/2016/09/22/fixe-income-seniors-learn-how-to-budget/
Seniors - programs and services	https://www.canada.ca/en/employment-social-development/campaigns/seniors.html?utm_campaign=not-applicable&utm_medium=vanity-url&utm_source=canada-ca_seniors&utm_campaign=esdc-edsc-serviceforseniors-21-22&utm_medium=smp&utm_source=fb&utm_content=static-pensionman-en&adv=2122-190737&id_campaign=27160862&id_source=5620656-327299788&id_content=519288285-165489068
Star Canada – Carsharing	https://star-canada.squarespace.com/carsharing
Star Canada – Transportation Options for Seniors	https://star-canada.squarespace.com/transportation-options-for-seniors-metro-vancouver
Statistics Canada	https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1310040901
Statistics Canada Life Expectancy	https://www150.statcan.gc.ca/n1/daily-quotidien/220124/dq220124a-eng.htm
Table of Benefit Amounts	https://www.canada.ca/content/dam/canada/employment-social-development/migration/documents/assets/portfolio/docs/en/cpp/oas/sv-oas-oct-dec-2021.pdf
Types of Fees - Canadian Securities Administrators	https://www.securities-administrators.ca/investor-tools/understanding-your-investments/types-of-fees/

Money and You: Seniors Edition was written by award-winning financial educator and best-selling tax author **Evelyn Jacks**. Evelyn is the principal of the, **Knowledge Bureau™** a widely respected financial education institute and publisher, which provides world-class continuing professional development to advisors in the tax, accounting, bookkeeping and financial services. It has welcomed tens of thousands of students to its virtual campus to earn new credentials and enhance career opportunities, and also provides customized learning solutions for large and small enterprises and associations. For more information visit www.knowledgebureau.com or call 1-866-953-4769.