

Questions about Financial Inclusion

This is how we have defined “financial systems and services”...

Financial systems are systems that affect our everyday interactions with money and finances, like:

- Paying for things and transferring money
- Managing your finances and planning for the future
- Managing your credit score
- Getting a loan or paying off debt
- Dealing with a tax audit
- Protecting our financial information and privacy
- Trying to qualify for a financial assistance or benefits program
- Proving we are who we say we are when we make a transaction

They include dealing with institutions like:

- Banks and credit unions
- Insurance companies
- Canada Revenue Agency
- Benefit programs with the provincial or federal government

Question: Is there anything else you would add or change based on your community’s perspective?

Financial Experience Questions

Overall question:

1. When it comes to money and finances, what are the things you are most concerned about? (For example: Managing your money, having access to money, financial planning for the future, privacy, accessing benefits)
 - a. How do your concerns around money impact you or your community?

Specific questions that can change based on what your community’s concerns may be:

2. What barriers do you experience when you are trying to pay for things or transfer money? (For example: Paying for things in a store, using self-checkout, buying things online, using online banking, sending an e-transfer, using an ATM, or using a credit/debit card.)
3. What barriers do you experience when interacting with institutions like banks, credit unions, cheque cashing/payday loan services, and insurance companies? (For example: Getting to a bank, verifying your identity, communicating or calling them.)
4. Have you ever felt vulnerable or at risk when it comes to dealing with money? If so, how?
5. What barriers might you face if cash didn’t exist any more, and you could only pay with a phone or through a card?

Ideation questions:

6. What are some things that have been done in the past that help with financial barriers? These things could be by a community organization, grassroots group, a group of friends, or the government.
7. If you could imagine of a future without these financial challenges, what would it look like? What would have to change?
8. Coming back to the present day, what are some things that could help in the short term, that can be organized with your community?

Wrap-up questions:

9. What are the things left unsaid about money and finances in your community?
10. Who are the people in your community that are the most affected by money and finances?
11. Are there other ways that you and your community are affected by money and finances?