



Priority



This is a HIGH priority task and should be regularly examined by the group.

Timing



This task should be started before the refugee arrives.

Group Participation



The entire refugee sponsoring group should have knowledge of the budget and why certain decisions are made by the group.

Budget Planning Guidelines:

Refugee Sponsorship is a Contract: A sponsorship is an agreement between the sponsor group/Parish, AURA, and the government. Sponsors are contractually required to provide:

- **Airport Reception.**
- **Lodging** (suitable accommodation, basic furniture, household essentials, phone and internet).
- **Care** (food, clothing, local transportation, basic necessities of life).
- **Settlement Assistance and Support.**

Settlement Budget Planning:

- AURA does not provide a budget model, as many factors affect a budget, and every sponsorship is different. We believe it is important for sponsors to develop their budget as a group.
- Many items may be donated, however a budget must allow for some new items, such as personal clothing.
- Additional funds must be available for emergencies or unforeseen expenses.
- The AURA Executive Director must be satisfied with each group's financial standing/fiscal plan.

The government provides a cost table (below), however, these numbers represent a minimum financial requirement, consider them only a starting point.

Family Size	12 Months of Income Support	Start-up Costs	Estimated Total Annual Settlement Cost (\$)
1	\$10,700	\$2,800	\$13,500
2	\$18,000	\$4,400	\$22,400
3	\$18,900	\$5,300	\$24,200
4	\$21,200	\$7,000	\$28,200
5	\$23,700	\$7,200	\$30,900
6	\$25,700	\$8,000	\$33,700
Additional +	\$1,550	\$1,000	\$2,550



Call (416) 588-1612

E: info@auraforrefugees.org
W: www.auraforrefugees.org

2723 St. Clair Ave. East
Toronto ON M4B 1M8

Connect with AURA:



Employment:

- Explain the requirement of ESL, and that the sponsorship should be viewed as a job – the newcomers' job is to learn English and you are supporting them.
- Explain that you will help them develop job skills/ access employment at the end of the sponsorship but that their focus must be on ESL.
- If a newcomer wants to start working, contact the AURA office for approval.

Banking:

- Tell newcomers you will help them set up a bank account in the first few days.
- Confirm beforehand what documents are needed.
- Explain ATM fees, debit cards, additional charges, non-sufficient funds, bounced cheques etc.
- Cheques, direct deposit or automatic withdrawals may be new for some.
- Involve the newcomer(s) in any decisions made to set these up.

Credit Cards:

- Do not encourage the acquisition of credit cards.
- If newcomers show interest in credit cards, explain the risks. Explain that as sponsors you are not responsible for any debt incurred.
- If they decide to get a credit card, explore options such as secured accounts or low limits.

Living on a Budget:

- Explain how to pay bills and the importance on paying them on time. Help with this in the beginning if need be, but ensure that over time they learn to do it independently.
- Public transportation and different options for payment such as monthly pass, tokens, weekend family pass etc... and how this fits in to the budget.
- Discount, second-hand and bargain stores. Help them compare prices between different stores so that they get an idea of where they can save money.
- GST/HST.

Other Sources:

- You can view all of AURA's info sheets online at: www.aurforrefugees.org, topics include: Resettlement Assistance Program (RAP) and Canada Child Benefit (CCB)
- Sources they cannot access: E.g. Social Assistance, Food Banks (if sponsored refugees have to access a food bank it means the sponsors are not fulfilling their responsibilities)

Additional Considerations:

- **In the first days and weeks, sponsors set the tone for how the sponsorship will proceed. Be consistent from the very beginning.**
- Every individual/family is different, it may be best to talk through basic budgeting principles with the newcomer(s) keeping in mind that they are independent adults who have been managing their affairs for a long time.
- **Complete financial freedom with no accountability could prevent sponsors from fulfilling their responsibilities if problems arise. On the other hand, forcing newcomers to keep every receipt may seem insulting and invasive, leading to unnecessary conflict.**
- Explain which immigration program the newcomers are part of, and the difference in financial assistance between Government Assisted Refugees, Blended Visa Office Referred Refugees, and Privately Sponsored Refugees.

1. Newcomers may gratefully accept even an unreasonably low budget, or may have unrealistically high expectations about the amount of money they will receive. Communication is key!

2. Consider connecting newcomers with multicultural groups that offer financial literacy services in their own language in addition to your support.

3. Newcomers may wonder why they cannot receive their money in a lump sum. Explain that sponsors are liable to the end and therefore monthly systems are in place.

4. Avoid a dictatorial approach. Develop a system together.