



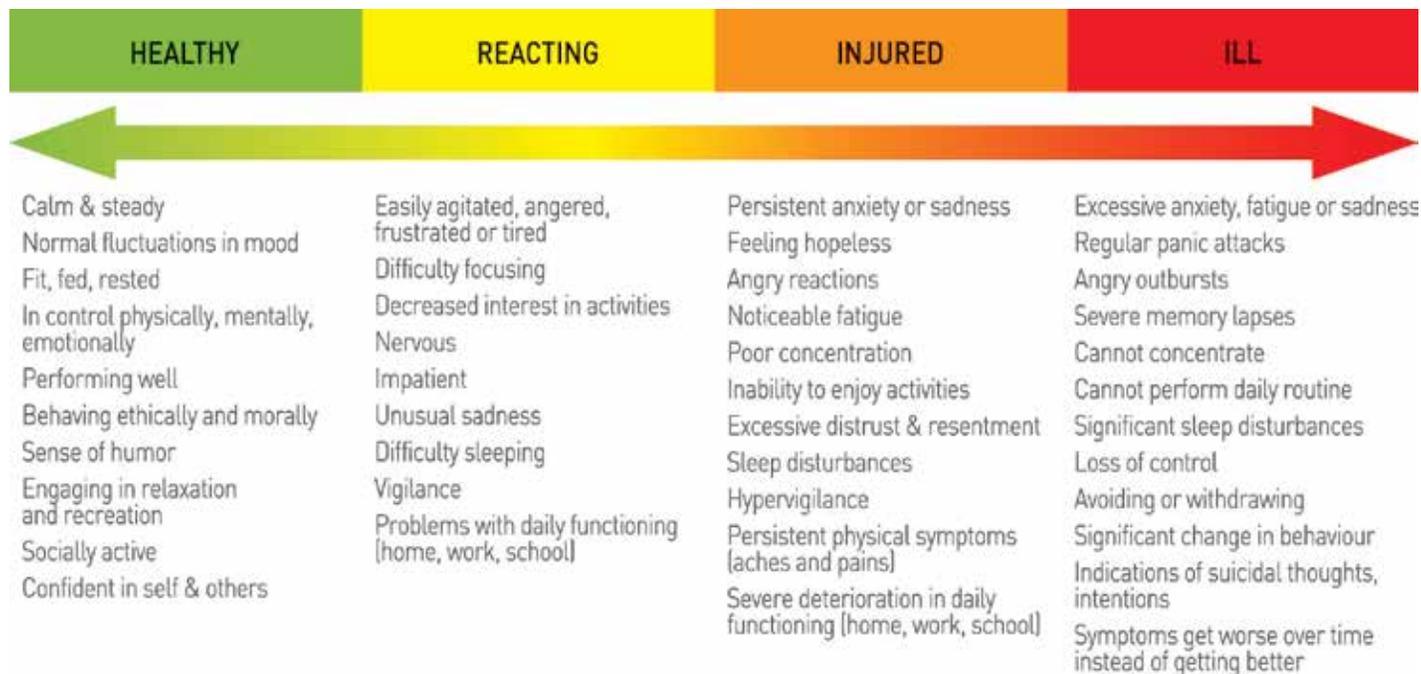
## **SECTION FIVE - RESOURCES TO CONTINUE YOUR JOURNEY**

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## MENTAL HEALTH CONTINUUM

This Mental Health Continuum can help explain how individuals may be coping. The continuum describes the spectrum of health concerns, be they mental or physical that may impact releasing members and their caregivers. Please remember that every situation differs and each member/caregiver will move along this continuum at a different pace. The movement in both directions along the continuum indicates that there is always the possibility for a return to complete health and functioning.



## GENERAL RESOURCES FOR FAMILIES

Many resources are available for medically releasing Canadian Armed Forces (CAF) members, medically released Veterans and their families to address your unique needs as you transition from military to post-service life. For inquiries or to access the VFP visit your local Military Family Resource Centre (MFRC), call the 24/7 Family Information Line at 1-800-866-4546 or visit [CAFconnection.ca](http://CAFconnection.ca).

### MILITARY FAMILY RESOURCE CENTRE

MFRCs provide support to all CAF families including those who have a loved one who has been injured or becomes ill while serving.

MFRC services include:

- Support for spouses, children, parents and caregivers of the ill or injured member;
- Assistance coping with the impact of the injury or illness;
- Accessible emergency accommodations for the ill or injured member and the family;
- Access to childcare during recuperation to prevent and alleviate stress;

- Assistance navigating to relevant programs and services;
- Aid in development of positive coping strategies;
- Facilitate family peer support groups/networks;
- Referrals to mental health services;
- Access to community-based education and prevention programs; and
- Outreach support and services.

### **MILITARY FAMILY RESOURCE CENTRE - VETERAN FAMILY PROGRAM COORDINATOR**

Integrated within the MFRC, the Veteran Family Program Coordinator provides support services to medically releasing CAF members, medically released Veterans and their families to ease the transition to post-service life. Veteran Family Program Coordinators are available across all MFRCs.

Services include:

- Enhanced information and referral services;
- Transition programs; and
- Access to intervention support.

### **MILITARY FAMILY RESOURCE CENTRE FAMILY LIAISON OFFICER**

MFRC Family Liaison Officers (FLO) are located within the Integrated Personnel Support Centres (IPSCs) to ensure the widest variety of support to families of CAF personnel who are coping with an illness, injury or special need. FLOs are available to help families cope with all phases of the military member's recovery, rehabilitation and reintegration whether returning to service or releasing. They also provide tailored assistance to families of the fallen, including professional counselling and referrals to civilian resources. FLO services are free of charge and are delivered by experienced professionals who understand the challenges of the CAF lifestyle.

### **CANADIAN FORCES MEMBER ASSISTANCE PROGRAM**

The Canadian Forces Member Assistance Program (CFMAP) is a voluntary and confidential counselling service that provides short-term counselling services for those in need of assistance, including Regular Force, all Reserve class members and Cadets (maximum of eight sessions). The service, which is available 24/7 and is provided free of charge, can be accessed by calling 1-800-268-7708. CFMAP can assist with a wide range of individual or family issues:

- Marital and family;
- Interpersonal relations;
- Personal and emotional;
- Stress and burnout;
- Work-related;
- Harassment and sexual assault;
- Alcohol, drugs and prescription drugs;
- Finance;
- Parenting; and/or
- Any other concerns.



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## VETERANS AFFAIRS CANADA

Veterans Affairs Canada (VAC) has a range of mental health services and benefits for Veterans, current members of the CAF, the Royal Canadian Mounted Police and their families. VAC provides a Crisis and Referral Centre line 1-800-268-7708 that connects to the VAC Assistance Service.

### VAC ASSISTANCE SERVICE

This is a 24-hour toll-free help line that provides:

- Short-term professional counselling and referral services, including support for mental and emotional health concerns;
- Access to the VAC Wellness Kit – a series of fact sheets designed to provide information and community resources on a number of topics related to mental health and wellbeing; and
- Access to information and resources on PTSD through the following VAC publications: PTSD and the Family for Parents with Young Children, PTSD and War-Related Stress, Learn about PTSD and Understanding PTSD Treatment. All these resources and more available at [www.veterans.gc.ca/eng/services/health/mental-health/publications](http://www.veterans.gc.ca/eng/services/health/mental-health/publications)

### SUPPORT OUR TROOPS

The Support Our Troops Program is the official program providing financial support and assistance to the CAF community. Support Our Troops is funded through individual and corporate donations, proceeds from third party events and Yellow Ribbon merchandise, and contributions by external organizations. Collectively, these funds are used to deliver individual and program support to currently serving military members, Veterans and their respective families.

Support Our Troops Fund provides assistance in the form of loans and grants, in a number of areas: emergency support, special needs, camps, etc. To note, in January 2016, Military Families Funds and Canadian Forces Personnel Assistance Fund amalgamated into the Support Our Troops Fund to provide a single official source of charitable support to the CAF community.

For more information, visit: [www.supportourtroops.ca](http://www.supportourtroops.ca)

### SOLDIER ON FUND

Soldier On Fund provides opportunities for serving and former CAF members with a visible or non-visible illness or injury to pursue sport, recreation or other physically challenging activities. The Soldier On Fund has provided grants to support initiatives such as:

- Purchasing adaptive sports equipment and equipment that supports an adaptive lifestyle, including custom mountain bikes, basketball wheelchairs, hockey sledges, rowing shells and customized home gyms; and
- Subsidizing the expenses of physical, recreational or sport related activity that directly contributes to a healthy and active lifestyle.

For more information, visit [www.soldieron.ca](http://www.soldieron.ca)

## **SECOND CAREER ASSISTANCE NETWORK**

Members and their families are invited to attend a Second Career Assistance Network (SCAN) seminar. A SCAN seminar is a two-day general information session that may be available to you as you make the transition to post-service life. This seminar is relevant to all members preparing for release regardless of the reasons for release.

There is also a Medical Information Seminar available to members and their families. This one-day seminar provides information on medical support services and other medically related issues. This seminar is available to all members being medically released, members on a temporary or permanent medical category, and to senior leadership who are interested in learning more about medical support procedures and initiatives.

Additional information and resources on SCAN seminars, can be found online at [www.veterans.gc.ca/eng/services/information-for/caf/scan-seminars](http://www.veterans.gc.ca/eng/services/information-for/caf/scan-seminars)

## **THE ROYAL CANADIAN LEGION**

The Legion's Service Bureau Network of professional Command Service Officers assist and represent serving CAF members, Veterans, RCMP members and their families at all stages of the disability claims process with Veterans Affairs Canada. A Command Service Officer provides assistance with the First Application up to and including a Request for Reconsideration with the Veterans Review and Appeal Board (VRAB). Command Service Officers also provide professional counselling, advice and assistance in accessing other programs and benefits available to Veterans from VAC. [www.legion.ca/we-can-help](http://www.legion.ca/we-can-help)

## **OPERATIONAL STRESS INJURY SOCIAL SUPPORT (OSISS) FAMILY PEER SUPPORT**

Being with someone who has an Operational Stress Injury (OSI) can be difficult. Feelings of guilt or frustration may arise if physical or mental health concerns persist or if there is an increased use of alcohol or drugs. An OSISS Family Peer Support Coordinator knows first-hand the lived experience and can offer support, hope and acceptance. Family Peer Support Coordinators have developed networks and can provide valuable information and connect families to the community resources they need most.

Call 1-800-883-6094 to set up a meeting either in person or over the phone.

[www.osiss.ca/en/contact.html](http://www.osiss.ca/en/contact.html)

## **OSI CONNECT MOBILE APPLICATION**

OSI Connect is a free mental health learning and self-management mobile app developed to help Operational Stress Injury patients and their families understand the nature of OSIs and to provide help through the OSI Clinic Network across Canada.

The resources on OSI Connect address challenges including PTSD, triggers, depression, anger, sleep problems, substance abuse, stress management and more. It is a regularly updated, information-rich, interactive mobile application with assessments, videos and clear information for Veterans and others with an OSI, including how to get an OSI clinic appointment.

OSI Connect is compatible with iPhone, iPad, iPod, BlackBerry and Android devices. Free downloads are available through the App Store, Google Play and BlackBerry World.



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## **PERSONNEL SUPPORT PROGRAMS (PSP) RECREATION, PHYSICAL FITNESS AND SPORTS**

Personnel Support Programs (PSP) Recreation, Physical Fitness and Sports Recreation provides opportunity for personal growth and improved health for everyone. Keeping mentally and physically active is a great contributor to mental health and wellbeing. Personnel Support Programs offer high quality, innovative recreation programs in each Canadian Armed Forces community to provide families, individuals, children and communities with quality leisure experiences, innovative programming and recreational facilities that meet their needs.

Over 500 different types of recreation, leisure and sports activities are offered – everything from arts to aquatics, basketball to bocce, dance to decorating, first aid to fitness, golf to gardening, painting to Pilates, sports camps to school break programs, and tennis to Tai Chi. For more information, visit [www.CAFconnection.ca](http://www.CAFconnection.ca).

PSP Recreation Departments are registered HIGH FIVE organizations with comprehensive quality standards for children's sport and recreation, built on five principles of healthy child development. HIGH FIVE provides an evidence-based approach to quality experiences for kids, empowering them to excel in life. For more information about HIGH FIVE, visit [www.highfive.org](http://www.highfive.org).

For more information about PSP and services at the Base, Wing and Unit level, please visit [www.CAFconnection.ca](http://www.CAFconnection.ca). To find out how to set up a recreational club, please visit one of the local PSP Community Recreation Departments.

## **PTSD COACH CANADA APPLICATION**

This mobile app provides users with education about Post-Traumatic Stress Disorder (PTSD), a self-assessment for PTSD, information about professional care, where to find support, and tools that can help users manage the stresses of daily life with PTSD. Tools range from relaxation skills and positive self-talk to anger management and other common self-help strategies. PTSD Coach Canada was designed for Veterans and Canadian Armed Forces members who have, or may have PTSD.

PTSD Coach Canada is compatible with iPhone, iPad, iPod, BlackBerry and Android devices. Free downloads are available through the App Store, Google Play and BlackBerry World.

## **THE MIND'S THE MATTER**

The Mind's the Matter is a video series, which offers real life solutions for military families coping with difficult situations, related to Operational Stress Injuries. The program is designed and developed in such a way that the user is engaged in an experience and is drawn into the relevant lessons. The Mind's the Matter was developed with clinical guidance from mental health experts at The Royal's Operational Stress Injury Clinic and focuses on transition, caregiver fatigue, worry, stigma and the potential for destructive behaviour as a result of trying to cope with mental health issues.

The video series is available online at [www.CAFconnection.ca](http://www.CAFconnection.ca)

## **ALCOHOL, OTHER DRUGS AND GAMBLING AWARENESS**

To increase knowledge and understanding of a variety of issues related to alcohol, drugs and gambling, the Alcohol, Other Drugs and Gambling Awareness program can help. Based on an interactive adult learning approach, the program provides valuable information, with each topic being delivered in about two hours. Individuals can choose from more than one topic area depending on needs and/or interests. These topics include:

- Substance Use 101;
- Alcohol: Staying Within the Guidelines;
- Driving While Impaired;
- Keeping Your Parties Safe;
- Illegal Drugs and Zero Tolerance;
- Prescription and Over-the-Counter Medication;
- An Introduction to Gambling and Problem Gambling;
- Talking About Alcohol and Other Drugs;
- Understanding and Changing the Culture of an Organization; and
- Alternatives to Alcohol and Other Drug Use.

For more information, contact one of the local PSP Base/Wing/Unit Health Promotion Offices or online at [www.CAFconnection.ca](http://www.CAFconnection.ca)

## **SUICIDE AWARENESS AND PREVENTION MENTAL FITNESS AND SUICIDE AWARENESS**

The Mental Fitness and Suicide Awareness (MFSA) course provides an easy-to-use ACE (Ask, Care and Escort) model that anyone can use to help someone who is experiencing distress, be it a colleague, friend or family member. A full-day course is available to all Canadian Armed Forces personnel and their families and covers the following topics:

- How to gain and maintain mental fitness;
- Understand barriers to seeking help;
- Learn about the stigma attached to mental health issues;
- Practice effective communication; and
- Learn how to build resiliency.

MFSA training will prepare participants to promote mental fitness and to mitigate the incidence of mental health injuries, including deliberate self-harm and suicide, within the military community. For more information, contact one of the local PSP Base/Wing/Unit Health Promotion Offices or online at [www.CAFconnection.ca](http://www.CAFconnection.ca).

## **CHAPLAIN SERVICES - SPIRITUAL AND RELIGIOUS WELLBEING**

As trained religious and spiritual caregivers, military Chaplains contribute significantly to the spiritual and mental wellbeing of CAF members and their families. They are on-call 24/7 to support members in need and provide support and advice to the chain of command and care providers. To find a Chaplain, contact a local MFRC or call the 24/7 Family Information Line.



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## MANAGING ANGRY MOMENTS (MAM)

If you feel the need to examine and address issues of anger (while they are still manageable) in order to prevent the possibility of their escalation to physical or verbal aggression, Managing Angry Moments (MAM) can help. MAM is for anyone who wants to effectively manage their anger in the face of triggering circumstances. MAM is divided into seven modules presented weekly. Each module lasts approximately two hours. The modules are as follows:

1. Understanding Anger;
2. Anger, Stress and Mental Fitness;
3. Trigger Thoughts, Coping Thoughts and Strategies;
4. Reframing Thinking Errors;
5. Assertive Communication: Resolving Conflicts While Managing Anger;
6. Managing Anger with Forgiveness; and
7. Maintaining Positive Changes.

For more information, contact one of the local PSP Base/Wing Health Promotion Offices.

## MEDICAL AND DENTAL BENEFITS

The Public Service Health Care Plan is designed to help pay for some of the health services not covered by provincial health care plans, such as prescription drugs, vision care and emergency travel health care assistance. A detailed description of eligible services and claim procedures can be found on the Public Service Health Care Plan website:

[www.tbs-sct.gc.ca/hr-rh/bp-rasp/benefits-avantages/hcp-rss/hcp-rss-eng.asp](http://www.tbs-sct.gc.ca/hr-rh/bp-rasp/benefits-avantages/hcp-rss/hcp-rss-eng.asp)

The plan provides special assistance to all members posted outside of Canada and their families, to ensure that they have the necessary information to enroll. Cases are managed individually to ensure minimal disruption to claim reimbursements. For more information, visit the Health and Dental page:

[www.forces.gc.ca/en/caf-community-benefits/health-dental.page](http://www.forces.gc.ca/en/caf-community-benefits/health-dental.page).

The Dependants' Dental Care Plan provides coverage for certain dental treatments and procedures. A detailed description of plan membership, eligible services and claim procedures can be found on the Dependants' Dental Care Plan website:

[www.forces.gc.ca/en/caf-community-benefits/dependants-dental-care-plan.page](http://www.forces.gc.ca/en/caf-community-benefits/dependants-dental-care-plan.page)

## **CAREER TRANSITION SERVICES AND OPTIONS**

For some Veterans, service with the Canadian Armed Forces has been their career for as long as they can remember. Thinking of a second career can be overwhelming. For the medically releasing member and medically released Veteran wondering about what Career Transition Services and Options might be available, the following provides some employment transition options to consider.

### **PRINCE'S OPERATION ENTREPRENEUR**

Entrepreneurship provides an attractive option for many leaving the military to build on the skills they developed in service and focus on a new mission – their own business success. While other employment programs exist, POE is the only program in Canada that addresses the needs of military members and their spouses who want to become business owners.

[www.princesoperationentrepreneur.ca](http://www.princesoperationentrepreneur.ca)

### **HELMETS TO HARDHATS**

Helmets to Hardhats is a national, not-for-profit program that connects Regular, Reserve, retired and transitioning active-duty military service members with skilled training and quality career opportunities in the trade industry. The program is designed to help military service members successfully transition to post-service life by offering them the means to secure a career in a trade.

[www.helmetstohardhats.ca/en/home.htm](http://www.helmetstohardhats.ca/en/home.htm)

### **FORCES@WORK**

Forces@WORK is an employment placement service offered through Prospect Human Services. They help ill and injured Canadian Armed Forces Veterans, medical releases, reservists and family members of serving personnel find and keep good civilian jobs that will maintain their quality of life. Forces@WORK is available at no cost, since Prospect is a charitable not-for-profit. If you are ready to work, want to leverage the skills you gained in the military and retain the quality of life you have earned, all you need is a referral from the IPSC, BPSO, a commanding Officer, Veterans Affairs Canada or the Military Family Resource Centre. Forces@WORK is the only program of its kind, offering rapid and hands-on direct employment placement, support, retention supports for individual and employers, and follow-up services. Forces@WORK participants get a personalized plan with mutual responsibilities, clear actions and reasonable time frames to help achieve employment goals.

### **COMMISSIONAIRES**

Commissionaires are a private, not-for-profit Canadian company with the highest retention rate in the industry, currently employing more than 20,000 people. Commissionaires are a well-trained, diverse team of all ages, primarily composed of former military and RCMP.

[www.commissionaires.ca/en/national/home](http://www.commissionaires.ca/en/national/home)



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## FINANCIAL

It is important when releasing from the Canadian Armed Forces to know what type of benefit entitlements exist, which association can help to protect benefits as a federal retiree and how to be legally prepared.

### CANADIAN ARMED FORCES PENSIONS

Director Canadian Forces Pensions Services (DCFPS) manages the calculation, audit and certification of payments for pensions, survivors' annual allowances, minimum benefits and return of pension contributions in accordance with pension legislation. In addition, DCFPS verifies elections to pay for prior pensionable service and the various plans of repayment for this service.

[www.forces.gc.ca/en/caf-community-pension/index.page](http://www.forces.gc.ca/en/caf-community-pension/index.page).

### NATIONAL ASSOCIATION OF FEDERAL RETIREES

National Association of Federal Retirees is a not-for-profit association dedicated to protecting the benefits and promoting the interests of federal retirees. The founding purpose of the FSNA remains its principle objective today; that is, to protect the benefits and promote the interests of retired federal employees.

[www.federalretirees.ca](http://www.federalretirees.ca)

### TESTAMENTS, WILLS AND ESTATE PLANNING

Once the member has been released from the Canadian Armed Forces, the testament, will and estate planning is no longer valid and needs to be readdressed in the civilian community. Each province may have different set of rules when it comes to testament, will and estate planning. It is strongly recommended to consult with a lawyer or notary depending on the province of residence to address this issue.

### SISIP FINANCIAL

**Insurance • Financial Planning • Financial Counselling • Long Term Disability • Vocational Rehabilitation Program**

As a division of Canadian Forces Morale and Welfare Services, SISIP Financial provides the Canadian Armed Forces (CAF) community, serving and former members with advice and assistance, specifically suited to meet their needs and ensure financial wellbeing. Among its diverse suite of programs, SISIP Financial offers its Regular and Reserve Force members the option to transfer their existing SISIP Insurance coverage (RTIP or OGTI) to insurance for Released Members (IRM). This is to maintain insurance coverage and premiums without having to provide medical disclosure. You must transfer coverage within 60 days of your day of release. After this timeframe, however, your request for insurance will be treated as a new application and a medical questionnaire must be supplied.

With 22 locations on major bases/wings/units, there is always a SISIP Financial advisor to assist with your transition/release and assist you with information such as CAF Pension options (severance payment, investment, paying off debt vs. investing, tax planning, other sources of income), if eligible.

They can also provide information on Deferred Annuity (payable at 60), annual allowance (not payable until 50) and transfer values. SISIP Financial also provides Second Career Assistance Network options, such as Life Insurance and Long Term Planning, transition and individual seminars, and job search-related workshops.

Visit your local SISIP Financial Office or to make an appointment visit [www.sisip.com](http://www.sisip.com)

## **CREATING A BUDGET**

Creating a budget is essential for sound money management. If the word 'budget' sounds intimidating, think of it as a 'spending plan' instead, or better yet, as the assessment your 'monthly cash flow'. Keep in mind, whichever term you use (plan, budget or cash flow) it is not written in stone - you can and should reassess your situation on a regular basis. To that end, SISIP Financial has a Budget Worksheet you can download to record and keep track of your monthly expenses.

Links to all SISIP budget worksheets:  
[www.sisip.com/en/Advice/Budgeting](http://www.sisip.com/en/Advice/Budgeting)

For more information, visit the SISIP website at [www.sisip.com](http://www.sisip.com).



PROTECTED "B" (when completed) - PROTÉGÉ "B" (lorsque complété)

FINANCIAL COUNSELLING PROGRAM  
PROGRAMME DE COUNSELING FINANCIER

MONTHLY CASHFLOW/BUDGET WORKSHEET - FORMULAIRE DE TRÉSORERIE/BUDGET MENSUELLE

Service No. - N° matricule	Rank - Grade	Branch - Unit	Given Name(s) - Prénoms
<b>A. MONTHLY INCOME - REVENU MENSUEL</b>		<b>B. COMPULSORY DEDUCTIONS - DÉDUCTIONS OBLIGATOIRES</b>	
SERVICE PAY - SOLDE MILITAIRE	\$ -	Tax credits - crédits d'impôt	FEDERAL - FÉDÉRALE \$ -
SERVICE ALLOWANCES INDÉMNITÉS DE SERVICES	\$ -	<input type="checkbox"/> SINGLE - CÉLIBATAIRE	PROVINCIAL PROVINCIALE \$ -
	\$ -	<input type="checkbox"/> MARRIED - MARIÉ	\$ -
	\$ -	<input type="checkbox"/> OTHER - AUTRES	\$ -
	\$ -		\$ -
FAMILY ALLOWANCE - ALLOCATIONS FAMILIALES	\$ -	PENSION (INCLUDING ARREARS INCLUANT LES ARRÉAGES)	CFSA - PRFC \$ -
CHILD TAX BENEFIT - PRESTATION FISCALE POUR ENFANTS	\$ -		CPP/QPP - RPC/RRQ \$ -
GST CREDIT - CRÉDIT DE LA TPS	\$ -	EI - AE	\$ -
NET WAGES OF SPOUSE - REVENU NET DU CONJOINT	\$ -	GDB - PSD	\$ -
OTHER INCOME (Specify) - AUTRES REVENUS (Détaillez)		SISIP - RARM	\$ -
VAC-ACC	\$ -	PEHCP - RSSFP	\$ -
	\$ -	PROVINCIAL HEALTH CARE - PLAN MEDICAL PROVINCIAL	\$ -
	\$ -	MESS DUES - COTISATION DU MESS	\$ -
	\$ -	SALES TAX - TAXE PROVINCIALE	\$ -
	\$ -	OTHER (SPECIFY) - AUTRES (DÉTAILLER)	\$ -
<b>FAMILY / FAMILLE</b>	\$ -		\$ -
ADULTS/ADULTES	AGES		\$ -
CHILDREN/ENFANTS			\$ -
<b>A. TOTAL INCOME - REVENU TOTAL</b>	<b>\$ -</b>	<b>B. TOTAL COMPULSORY DEDUCTIONS TOTAL DES DÉDUCTIONS OBLIGATOIRES</b>	<b>\$ -</b>

<b>NET MONTHLY INCOME-REVENU MENSUEL NET (A-B)</b>	<b>\$ -</b>
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<b>C. MONTHLY EXPENSES - DÉPENSES MENSUELLES</b>	
<b>ACCOMMODATIONS - LOGEMENT</b>	<b>HEALTH AND PERSONAL CARE - SANTÉ ET SOINS PERSONNELS</b>
RENT / MORTGAGE - LOYER / HYPOTHÈQUE \$ -	MEDICATION - MÉDICAMENTS \$ -
CONDO FEES - FRAIS DE CONDO \$ -	PHARMACY - PHARMACIE \$ -
PROPERTY TAXES - TAXES FONCIÈRES \$ -	HAIRCUTS/COIFFEUR \$ -
HYDRO \$ -	DENTIST/OPTOMETRIST - DENTISTE, OPTOMÉTRISTE \$ -
WATER-EAU \$ -	<b>CLOTHING - VÊTEMENTS</b>
HEATING - CHAUFFAGE \$ -	CLOTHING - VÊTEMENTS \$ -
TELEPHONE - TÉLÉPHONE \$ -	MAINTENANCE - ENTRETIEN \$ -
CELL PHONE(S) - CELLULAIRE(S) \$ -	BABY NEEDS - BESOINS DE BÉBÉ(S) \$ -
CABLE - TÉLÉCÂBLE \$ -	<b>RECREATION, EDUCATION - LOISIRS, ÉDUCATION</b>
INTERNET \$ -	SPORTS EQUIPMENT, FEES - ÉQUIPEMENT SPORTS, ABONNEMENTS \$ -
BUNDLE / FORFAITS \$ -	FAMILY TRAVEL / VOYAGES EN FAMILLE \$ -
PROPERTY INSURANCE - ASSURANCE PROPRIÉTÉ \$ -	LOTTERY/LOTÉRIE \$ -
MAINTENANCE - ENTRETIEN \$ -	VIDEO-VIDÉO \$ -
OTHER (Specify) - AUTRES (Détaillez) \$ -	SUBSCRIPTIONS-ABONNEMENTS \$ -
<b>TRANSPORTATION - TRANSPORT</b>	COURSES (MATERIAL FEES) - COURS (MATÉRIEL, FRAIS) \$ -
FUEL - ESSENCE \$ -	OUTINGS - SORTIES \$ -
MAINTENANCE - ENTRETIEN \$ -	BOOKS, MAGAZINES, NEWSPAPERS - LIVRES, REVUES, JOURNAUX \$ -
PLATES - IMMATRICULATION \$ -	GIFTS - CADEAUX \$ -
LICENCE - PERMIS \$ -	VACATION - VACANCES \$ -
INSURANCE - ASSURANCE \$ -	OTHER (Specify) - AUTRES (Détaillez) \$ -
TOKENS - PÉAGE \$ -	<b>VARIOUS - DIVERS</b>
PARKING - STATIONNEMENT \$ -	BANK CHARGES - FRAIS BANCAIRES \$ -
PUBLIC TRANSIT - TRANSPORT EN COMMUN \$ -	CHILD CARE - SERVICES DE GARDERIE \$ -
LEASE - BAIL \$ -	TOBACCO - TABAC \$ -
<b>FOOD - NOURRITURE</b>	ALCOHOL - ALCOOL \$ -
GROCERIES - ÉPICERIE \$ -	PETS - ANIMAUX \$ -
LUNCHES - DINERS \$ -	CHARITY - DONS \$ -
RESTAURANTS \$ -	INSURANCE - ASSURANCE \$ -
CORNER STORE - DÉPANNEUR \$ -	OTHER - AUTRES \$ -
OTHER - AUTRES \$ -	<b>SAVINGS - ÉPARGNES</b>
<b>SUPPORT - PENSION ALIMENTAIRE</b>	EMERGENCY FUND - FOND D'URGENCE \$ -
CHILD - POUR L'ENFANT \$ -	RRSP'S - REER \$ -
SPOUSAL - ÉPOUX(SE) \$ -	OTHER (Specify) - AUTRES (Détaillez) \$ -
<b>SUB-TOTAL - SOUS TOTAL \$ -</b>	<b>SUB-TOTAL - SOUS TOTAL \$ -</b>

<b>C. TOTAL EXPENSES - TOTAL DES DÉPENSES</b>	<b>\$ -</b>
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