

The Cridge



Location: Urban BC



Number of Residents: 94



Type of Shelter: Second Stage Shelter



Type of Program: Financial literacy and education

How the Program Works

Staff members first complete the financial education facilitator training offered by **Prosper Canada**. Once trained, staff use the curriculum, facilitator guides, and participant resources provided to run financial literacy programming for clients.

The Cridge program consists of nine modules delivered over eight weeks. Sessions take place in the evenings and run for approximately 1.5 hours each. To reduce barriers to participation, childcare is provided onsite during the sessions.

At the end of the program, they hold a small celebration for participants. Each person receives a certificate of completion, a small gift (usually a wallet), and a gift card. The certificate is designed by The Cridge, but includes the Prosper Canada logo. While this celebration is not a required part of the Prosper program, the Cridge has found that it is important to acknowledge participants' efforts and accomplishments.

The Prosper Canada program materials have proven to be very useful and accessible.

The materials are flexible and can be adapted to different learning needs and delivery styles. Prosper also provides a wide range of resources for both facilitators and participants, and many worksheets are available in multiple languages. Overall, the content has been well-suited for their client population, particularly for individuals with low incomes, limited financial literacy, and newcomers to Canada.

Program Development and Implementation

Before adopting the Prosper program, The Cridge used a different financial literacy curriculum. When that program stopped offering certifications, they began searching for an alternative that would better meet their needs.

The Cridge ultimately chose Prosper Canada because the material aligned well with their client population. The program assumes that participants may start with very little financial literacy and is designed to build knowledge gradually. The curriculum is also easy to adapt depending on participants' circumstances.

CASE STUDY

For example, one section focuses on investing. While staff still introduce this topic, many of their clients are currently living within very tight financial constraints, and investing is not a realistic option for them. As a result, staff move through that section more quickly and spend additional time on topics that are more immediately relevant, such as budgeting and managing debt.

The Cridge pays for the Prosper Canada online training for staff, who then use the materials provided to facilitate the program with clients.

Challenges and Lessons Learned

One of the biggest challenges they encountered was transitioning from the previous financial literacy program to Prosper Canada. Changing programs requires staff to learn new materials and approaches, which can be difficult during periods of staff turnover. What helped most was having a staff member who was genuinely enthusiastic about adopting the Prosper program. Their excitement about the new curriculum helped build momentum and made the transition much smoother for the rest of the team.

Maintaining at least two trained staff members has also been key. Having two facilitators not only strengthens program delivery but also helps ensure continuity during staffing changes. If one trained staff member leaves, the other can continue running the program, support new staff members in getting trained, and help maintain the program until another facilitator is certified.

Impact

One of the most significant impacts The Cridge has identified is that the program opens the door to more honest conversations about money. Discussions start with finances but often turn to participants' coping strategies, self-regulation, and their goals and hopes for the future. These conversations can be an important part of building confidence and stability.

The Cridge has also noticed that many participants leave the program with a strong sense of pride and accomplishment. For some clients, this may be the first time they have learned practical skills related to managing money, paying bills, or planning for their financial future. Completing the program often helps them feel more confident in their ability to manage their own lives.



CASE STUDY



Advice for Other Shelters

Find a program that fits the needs of your specific client population.

The eight-week Prosper model works well for the Cridge's second stage housing program, where residents stay longer and have more stability. However, it does not fit as well with their emergency housing program, where clients typically stay for shorter periods. This difference is also related to the psychological and emotional stage clients may be in.

In second stage housing, clients are often more stabilized and able to focus on longer-term planning, including finances. In an emergency shelter setting, clients may not yet be in a place where an extended financial literacy program is practical.

Even if your organization ultimately decides not to run a specific program, the knowledge gained from training can still be very helpful when supporting clients with financial questions and planning.

About the Economic Empowerment Programming Case Studies Series

This series of case studies was developed through Women's Shelters Canada's Community of Practice (CoP) on Economic Empowerment. The seven case studies highlight examples of how shelters and transition houses across Canada are supporting survivors through economic empowerment programming. Each profile shares approaches, promising practices, and lessons learned from organizations working to strengthen survivors' financial security, independence, and long-term stability.

This project was supported by:



Women and Gender
Equality Canada

Femmes et Égalité
des genres Canada

Canada