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How Our Government is
**INVESTING IN
YOUNG CANADIANS**



Removing Student Loan Interest



Action Plans for Equality



Getting Young Canadians Involved in Our Democracy



Making Life More Affordable

Introduction

Young Canadians are a positive influence on our community and our nation. We were first elected as a City Councillor at age 18, which provided us a unique opportunity to show the positive impact that young leaders can have while giving young people a voice at the table. That is why we are committed to ensuring that young Canadians have the tools they need to build a successful and fulfilling life for themselves. In this report, we detail how our historic investments in youth make life more affordable, expand the job market, and ensure that young Canadians have their voices heard in our democracy. If you have any questions, comments, or concerns, don't hesitate to contact us at terry.beech@parl.gc.ca.

Canada Learning Bond

For those preparing for the start of their university education, we strongly encourage you to apply for the Canada Learning Bond. If approved, you could receive up to \$2,000 in non-repayment funds toward your education. This bond will help with tuition, meal plans, paying for textbooks, and any other expenses students may have to deal with during the start of their post-secondary education.

Canada Student Grants and Loans

To ensure that every Canadian has the support they need, we have doubled the funding Canadians are eligible to receive. This means you could receive up to \$6,000 yearly towards your education for each year of your study. Combined with the permanent interest freeze on Canada Student Loans, this will allow prospective students to pursue programs in medicine, law, or another sector they may not have previously considered accessible.

Supporting Apprentices

Canada has a labour and skilled trades shortage. While this is an ongoing challenge, it is also a tremendous opportunity to create wealth for our youngest generations. Our government is increasing support for young people wanting to go into the trades, including through the:

- Canada Apprenticeship Loan-If you're an apprentice in a Red Seal Trade, you could get up to \$4,000 in interest-free loans for each training period.
- Apprenticeship Incentive Grant-A registered apprentice who has completed their first or second level of training could get up to \$1,000 in grants for each training level.
- Apprenticeship Completion Grant- If you're an apprentice or journeyman completing their training, you could get up to \$2,000 for your final level of training.

Student Loan Repayment

We recognize how difficult student loans can make life after post-secondary education difficult and prevent students from pursuing further education. That is why we have permanently frozen interest on all Canada Student Loans and Apprenticeship Loans. We also wanted to ensure that young Canadians could start saving without worrying about their loans. That is why we changed the student loan system, so students won't have to begin repaying their student loans until they earn \$40,000 annually.

Youth Council

Hearing the input of young Canadians is a top priority for us because knowing your priorities is the only way we can deliver for you. That is why the Prime Minister, Members of the Cabinet, and our office have each created Youth Councils. These councils allow young Canadians to speak directly with national leaders about the policies and issues they care about the most. Individuals between the ages of 15 and 25 are encouraged to join, as it is a wonderful way to add your voice to our national conversation. At our youth council, we have connected our members with leaders such as Premier David Eby, Burnaby Mayor Mike Hurley, and Federal Housing Minister Ahmed Hussein.

Making it Easier for Youth to Participate in our Democracy

Young people's participation is central to the health of our democracy. That is why we supported the Elections Modernization Act, which facilitated Elections Canada's ability to hire youth aged 16-17. Our government also established the Register of Future Electors in 2019, so any Canadian over the age of 14 can pre-register to vote, which removes the most significant barrier to first-time voters.

Making Life More Affordable for Students

Having a good education is vital to success in our modern society. However, far too many Canadians see their goal of attending university becoming more unaffordable. That is why we are expanding a variety of supports and ensuring fairness in our educational system by:

- Increasing Canada Student Grants by 40% (\$4,200 for full-time).
- Raising the interest-free Canada Student Loan limit from \$210 to \$300 weekly.
- Waiving the requirement for mature students, allowing 1,000 more students to benefit from federal aid in the upcoming year.
- Increasing limits on certain RESP withdrawals from \$5,000 to \$8,000, \$2,500 to \$4,000 for part-time.
- Allowing divorced or separated parents to open a joint RESP for their children.



Our Constituency Youth Council is formed at the beginning of each academic year to bring the ideas of 15 to 25 year olds directly to us. We are always interested in having new members join, so reach out to our office if you want to contribute.

2SLGBTQI+ Action Plan

To address discrimination against the 2SLGBTQI+ community, we have created Canada's first-ever 2SLGBTQI+ Action Plan in collaboration with community leaders and 2SLGBTQI+-led organizations. The action plan will address and prevent discrimination by prioritizing community action and coordinating the government's work to advance 2SLGBTQI+ issues. The action plan includes \$100 million to support implementation and \$75 million in grants and contributions for 2SLGBTQI+ community organizations. This funding will support initiatives strengthening 2SLGBTQI+ community organizations and community-informed initiatives to address specific barriers to 2SLGBTQI+ equality.

Disability Inclusion Action Plan

Our Disability Inclusion Action Plan embeds the rights and needs of those with disabilities into every government policy and program. Our plan will improve the immediate and long-term financial security of persons with disabilities, including creating a new Canada Disability Benefit and updating eligibility to improve access to the Disability Tax Credit. The plan will help us address long-standing barriers that persons with disabilities face in the labour market and workplace by modernizing the Employment Equity Act and investing more than \$270 million in new funding through the Opportunities Fund. We are also working to remove barriers that persons with disabilities face in accessing federal programs and benefits through the Accessibility Strategy for the Public Service of Canada. This work includes a commitment to hiring 5,000 public service employees with disabilities. Our government is investing to make communities more accessible with a new Equitable Access to Reading Program and through renovation, construction, and retrofit projects of workplaces and community spaces under the Enabling Accessibility Fund.

Expert Panel on Student Employment

When we took office, Canada struggled to hire young people and give them the support they needed to get a good education. That is why we convened the Expert Panel on Student Employment. Their recommendations helped create more training opportunities for young Canadians while putting more money into their pockets when studying. Additionally, we have reached the highest rates of youth and student employment in Canadian history.



We work hard to stay connected to all the post-secondary institutions in our community. We are constantly engaging with student leaders and have created opportunities in our office for UBC, SFU, Capilano University, and BCIT students.

Canada Summer Jobs

The Canada Summer Jobs program funds local businesses and non-profit organizations to hire students and provide them with valuable work experience. This year alone, our Canada Summer Jobs program filled over 140,000 positions across Canada and 400 positions in our community. Since 2016, we have invested over \$1.6 billion in Canada Summer Jobs, growing it from 65,000 to over 500,000 student job placements. During the summer of 2022, our community alone employed 400+ students at 114 businesses and organizations, and with your help, we hope to create even more this summer.

Affordability and Housing

Our government recognizes the pressure put on young Canadians by the housing market. That is why we passed the most significant housing investment in Canadian history: our \$74+ billion National Housing Strategy (NHS). As an initial part of this investment, we are providing \$990 million to BC to protect, renew, and expand social and community housing. Our long-term goal is to double the construction of new homes across Canada so that every person can find a comfortable place to live.

Rapid Housing Initiative

Housing insecurity is a serious problem across Canada. That is why we created the Rapid Housing Initiative to build and approve 10,000+ affordable housing units in Canada. The program has had fantastic success, and we are now providing an additional \$1.5 billion for the Rapid Housing Initiative to add a minimum of 4,500 new affordable units. At least 25 percent of this funding will go towards women-focused housing projects, and units will be constructed within 12 months of when funding is provided to program applicants. From the initial Rapid Housing Accelerator investment, our community received an \$11 million investment to build 28 brand-new affordable family homes in Burnaby, helping house dozens of families.

First-Time Home Buyers Incentive

In Budget 2019, we took a bold step forward by introducing the First-Time Home Buyer Incentive. This program will make it easier for middle-income Canadians to fulfill their dream of homeownership. The incentive is a shared-equity mortgage with the Government of Canada, which offers:

- 5% or 10% for a first-time buyer's purchase of a newly constructed home
- 5% for a first-time buyer's purchase of a resale (existing) home
- 5% for a first-time buyer's purchase of a new or resale mobile/manufactured home

This incentive is a massive deal for individuals and families in our community looking to enter the housing market. Under Budget 2022, our government announced an extension of this incentive to extend the program to March 31, 2025.

\$500 Renters Benefit

Our government passed a one-time \$500 dollar payment for renters. This targeted support is helping renters with the challenges of inflation and ensuring that young renters can live comfortably in their homes. Eligible Canadians can start applying today.

Rent-to-Own

Rent-to-own arrangements help alleviate barriers to homeownership by allowing renters to live and grow in their homes. To help develop and scale up rent-to-own projects across Canada, the Affordable Housing Innovation Fund will support non-profits, co-ops, developers, and rent-to-own companies in building new units. This investment will create opportunities for Canadians to get to homeownership earlier while encouraging a new housing supply that supports affordability for renters and prospective homeowners.

\$10-a-Day Childcare by 2025

Our government's childcare agreement with British Columbia has reduced the cost of childcare by 50 percent in BC and has already built more than 12,000 new childcare spaces. This will save the average family \$7000 per year. We are currently on track to reach \$10-a-day childcare by 2025 and build hundreds of thousands of new childcare units. Our investments will ensure that the hundreds of thousands of young women who might have been forced out of the workforce due to childcare costs will no longer have to choose between their career or their children.

Canada Child Benefit

When we took office, we reformed the Canada Child Benefit to prevent it from being sent to millionaires and increased the funding sent to low and middle income families. These supports have lifted more than 435,000 kids out of poverty. We are now expanding the benefit to \$5,903 per child aged 6 through 17 and to \$6,997 per child under age 6, including 9 out of 10 families in Burnaby and North Vancouver who will receive this benefit. This benefit will help families pay for healthy groceries, reduce debt, and fund their children's extracurricular activities.



It is always a pleasure to join students in their classrooms to discuss our work in parliament and hear their ideas, concerns, and insights. If you want me to visit your classroom, please reach out to our office at terry.beech@parl.gc.ca.