

***learn\$ave* Success Story – Toronto (FSA)**
October 18th, 2004

Dear *learn\$ave*,

I am a successful product of your research project.

Let me start off by telling you a little history of myself. I came to Canada at the age of 14 years and entered the secondary school system. I was an honour student right through and had goals of becoming a Chartered Accountant all my life. However, when it was time to choose college or university, it dawned on me that the Chartered Accounting program would cost me about four to five years of studying and a massive OSAP debt. It also dawned on me that my sister who was 13 at the time would have passed the age of eligibility to come to Canada with my mom, who I wanted to sponsor to Canada.

I saw immediately that I would have jeopardized her chances of coming here if I went ahead to university and racked up \$40K - \$50K of OSAP money, which I would have to pay back, and Lord knows how long it would take to pay this back. I decided instead to put my desires on hold and chose to do a short college program instead.

I did the P.S.W. course at George Brown College, which lasted for six months. I was successful at this and was employed soon after. I did community health care with an agency and worked part-time at telemarketing in the evening to bring in the income necessary to sponsor my mom and siblings. My family was in Canada within a year.

Soon after, the health care budget got slashed and the pay cheques became very unstable. At times I had to use credit to back up my monthly expenditures. My mom, being new to Canada, was unemployed for over a year, which left the burden of providing for four people on myself alone. It was not easy.

Despite all this, I decided to go back to school part-time to pursue the nursing field. I worked full-time in the days, worked three nights per week and went to school two nights per week. I got a contract to clean four offices on the weekend to fill in the gap. There was no time for leisure.

It was maybe a year later that I came upon *learn\$ave* and what an opportune time because it was soon time for me to do this nursing course full-time. I first saw the *learn\$ave* ad in the subway and it sounded very similar to a Biovail ad: "Looking for healthy non-smoking adults for medical research. Compensation offered."

I believe I passed this ad in the subway twice, then I saw the *learn\$ave* ad in the Metro paper week after week. I then questioned myself: "What will it do to you to make a phone call and find out more about it? For a short telephone call, suppose it's true that they will actually give me \$3 for every dollar I save towards my education... there is no bank anywhere gonna give me 300% profit on my savings!"

I went home with the Metro paper and made the call and was invited out to an information session. At the session I learned that two out of every three persons applying will be randomly chosen by

the computer and I prayed that one of the two would be me, and God answered my prayers. As I started my saving for the twelve months I prayed that at the end, my matched savings credits would be there.

learn\$ave forced me to save, something I was not doing before, and sometimes in order to save the *learn\$ave* money I had to go into overdraft, but by faith when I saw that the benefits far outweighed the cost, I made sure the end of the month did not catch me without my *learn\$ave* deposits in the bank.

Through the help of *learn\$ave*, I could pay my whole years tuition and books without incurring debit, for the first time ever! Prior to *learn\$ave*, I would pay my tuition in installments so as not to rack up too much on my credit too soon. As for books, a lot of times I had to choose and refuse, but through the help of *learn\$ave*, for the first time, I could buy my books without weighing the degree of importance for each one.

Also, let's not forget my computer. I have always badly needed a computer, which I was never able to afford. As a result, I sometimes got kicked out of the library at school as I was a slow typer and there were a lot of assignments and projects to be done. At home, I get to work without rushing, as I have the convenience of staying up as late as I can to get my assignments done. Nothing can compare to that freedom.

I graduated from college in June and recently passed my licensing exam from the College of Nurses. I am even grateful for the fact that *learn\$ave* paid 75% of my application fee to write this exam as this was \$200 I would have had to find from my own pocket, which would have had to come from credit, as most of my previous three months was spent doing free nursing practice in the hospital, a requirement of graduation. These three full-time months of practice was a real setback financially and I am really grateful to *learn\$ave* even to this end for coming through for me.

I know that as a result of *learn\$ave's* help, I am successful in this nursing program and I also know that it is possible to save when there are incentives. As a result of *learn\$ave's* help, I know that my quality of life will change as I re-enter the workforce because my income will increase by at least \$5/hour and the discipline of saving will be carried on.

I just want to say thanks a million times over, *learn\$ave*... and never stop doing what you do best in helping low-income people, like myself, achieve our goals and our dreams!

With sincere gratitude,

M.B.

learn\$ave Participant – Toronto