

Newly Single Parent Starter Guide

A simple, supportive guide to help you get grounded, get organized, and rebuild your life with clarity and confidence.

SECTION 1 — Your First Steps

Start With Stability

These steps help you get grounded and regain control.

Daily Routine

- Create a simple morning and evening routine
- Set consistent meal, homework, and bedtime schedules
- Keep things predictable for your kids

Home Basics

- Update your address if needed
- Change passwords and logins
- Gather important documents (IDs, birth certificates, tax info, legal papers)

Weekly Schedule

- Work hours
- School hours

- Childcare
- Pickups and drop-offs
- Personal time (even 10 minutes counts)

SECTION 2 — Your New Financial Reality

Income

- Your take-home pay
- Child support
- Benefits (CCB, GST/HST, etc.)
- Side income

Expenses

- Housing
- Utilities
- Food
- Childcare
- Transportation
- Debt payments
- Kid extras

What Changed

- Are you covering rent alone now
- Are groceries higher
- Do you have new childcare costs

Build a Simple Budget

- Use categories based on real habits
- Keep it flexible
- Adjust monthly as needed

SECTION 3 – Benefits and Financial Support (Canada)

Federal Benefits

- Canada Child Benefit (CCB)
- GST/HST Credit
- Canada Workers Benefit (CWB)
- Employment Insurance (EI)

Provincial Benefits

- Ontario Child Benefit
- BC Family Benefit
- Alberta Child and Family Benefit
- Quebec Family Allowance

Childcare Support

- Provincial childcare subsidies
- After-school programs
- YMCA / Boys & Girls Club programs

SECTION 4 – Childcare, School, and Support Systems

Childcare Options

- Licensed childcare
- Subsidized childcare
- After-school programs
- Summer programs

Support Network

- Family
- Friends
- Neighbours'
- Other parents
- Community groups

Community Resources

- Family resource centers
- Parenting programs
- Local non-profits

SECTION 5 – Housing Stability

Housing Support

- Canada Housing Benefit
- Rent-geared-to-income housing
- Emergency housing

Review Your Lease or Mortgage

- Can you stay
- Do you need to downsize
- Can you negotiate with your landlord

Plan for the Next 6–12 Months

- Focus on stability
- Avoid major moves unless necessary

SECTION 6 – Legal and Custody Basics

Legal Aid

- Custody
- Child support
- Separation agreements

Parenting Plan

- Schedules
- Holidays
- Communication
- Responsibilities

Child Support

- How it's calculated
- How to enforce it (Maintenance Enforcement Program)

SECTION 7 – Emotional and Mental Health Support

For You

- Wellness Together Canada
- Local counselling programs

- Family resource centers

For Kids

- School counsellors
- Youth programs
- Kids Help Phone

Reminder

- You're adjusting to a major life change
- Small steps count
- You don't need to be perfect

SECTION 8 — 30-Day Action Plan

Week 1: Stabilize

- Update routines
- Gather documents
- List income + expenses

Week 2: Apply for Benefits

- CCB
- GST/HST
- Provincial benefits
- Childcare subsidies

Week 3: Build Your Budget

- Track spending
- Create categories
- Adjust essentials

Week 4: Organize Legal + Long-Term Planning

- Parenting plan
- Child support
- Housing plan
- Emergency fund goals

SECTION 9 – Budget Template

Income

- Take-home pay: _____
- Child support: _____
- Benefits: _____
- Other income: _____
- Total: _____

Essentials

- Rent/mortgage: _____
- Utilities: _____
- Groceries: _____
- Childcare: _____
- Transportation: _____
- Minimum debt payments: _____

Kid Extras

- School supplies: _____
- Clothing: _____
- Activities: _____

- Unexpected costs: _____

Emergency Fund

- Car repairs: _____
- Annual bills: _____
- Holidays: _____
- Emergency fund: _____

Non-Essentials

- Eating out: _____
- Subscriptions: _____
- Personal spending: _____

Summary

- Total income: _____
- Total expenses: _____
- Leftover / shortage: _____

SECTION 10 — Resource Directory (Canada)

Financial

- Canada Child Benefit
- GST/HST Credit
- Canada Workers Benefit
- EI

Childcare

- Provincial childcare subsidies
- After-school programs

Housing

- Canada Housing Benefit
- Rent-geared-to-income housing

Legal

- Legal Aid
- Family Law Information Centers
- Maintenance Enforcement Program

Mental Health

- Wellness Together Canada
- Family resource centers

Emergency

- 211 Canada