

# Registered Debt Reduction Savings Plan

**NEW**



**IDEA**

## REGISTERED DEBT REDUCTION SAVINGS PLAN

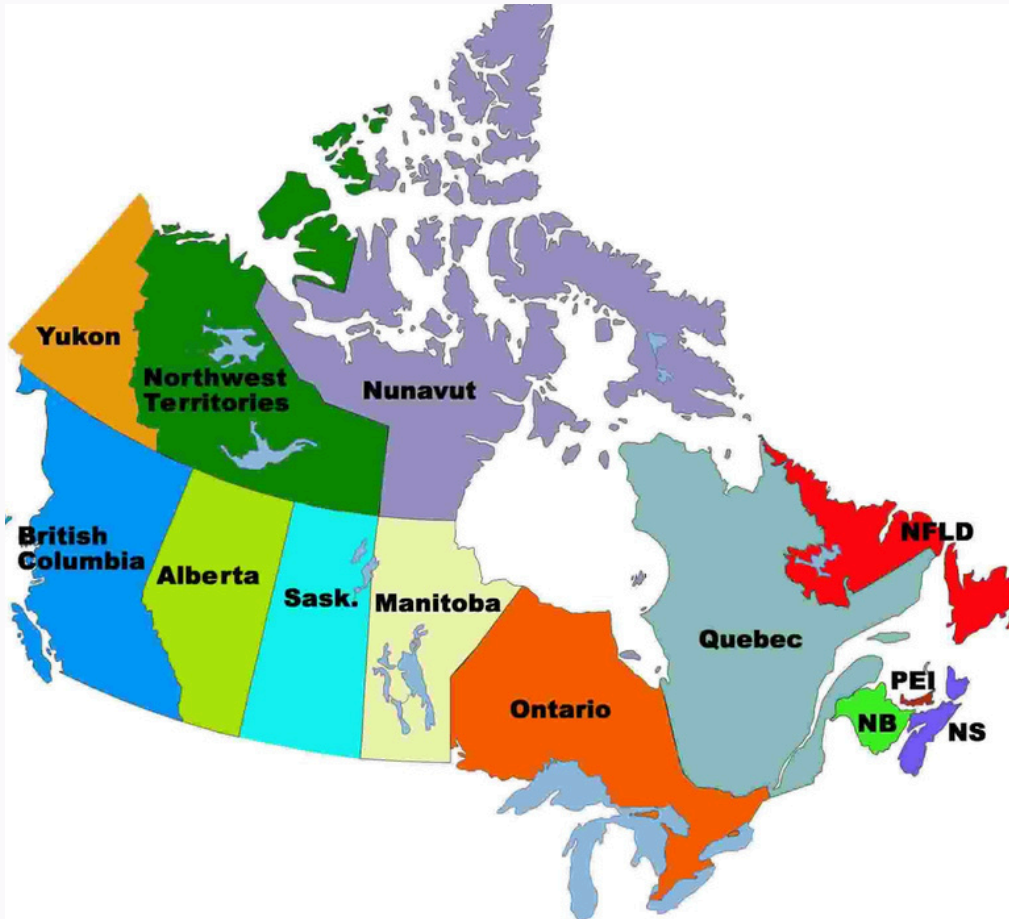
**2026**

CANADIAN PROGRESSION PROGRAM

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Disclaimer

**We are very interested to understand how we can help Canada.**

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**Frank Pupillo**

CEO - The Matthew Foundation

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A Brief Story About The Matthew Foundation

## ABOUT US



The Matthew Foundation started in 2004 shortly after we lost everything because of debt. We discovered “Giving” is the best way to move forward with any of your challenges. With the Registered Debt Reduction Savings Plan, we believe in the transformative power of compelling economy changes, data-driven strategies, and cutting-edge financial creativity. Our mission is simple: to empower Canada, businesses, and people who want a “different strategic debt reduction solution”.

This not only elevate Canada’s visibility but also drives tangible growth and success from coast to coast. What will set Canada apart is not just our determination but our commitment to understanding all relationships across the Globe.

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## VISION

If given the proper consideration by Canada Revenue Agency. This could impact our our Canadian economy like no other tax credit ever introduced to consumers and businesses alike. Please allow me to propose radical questions:



## MISSION

01

Do all Indebted Canadians deserve additional financial debts options.

02

Do we need to explore that filing for bankruptcy, consumer proposal, or a debt management plan could very well reduce retirement investments.

03

Why wouldn't our Canadian Government ever consider offering the struggling Indebted consumer and businesses an incentive to pay down debt?

04

Our mission defines how to achieve this vision. This mission is explained by assigning many debt key problem solutions.

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## MAJOR FACTORS

Canada Revenue Agency Biggest Challenge in 2026

01

The US political revolution, which is attempting to reshape the Canadian economy and foreign, trade, and defense policy until January 20<sup>th</sup>, 2029. Our political shift needs to create a predictable and collaborative relationship with most countries beyond the USA. potentially leading to economic certainties and trade agreements. Canada's efforts is to diversify its trade and strategic relationships will face significant profitable challenges. However our country will navigate these risks carefully to maintain its economic stability and growth.

02

Canada's national debt is more than a fiscal reality. As of March 10, 2026, the federal debt stands at roughly \$1.30T (\$1,304,572,359,342) and grows by \$1,017 every second (\$61,032 each minute). That's not an abstract statistic. For every Canadian, it translates to \$31,321.02 in federal obligations, about \$125,284.09 for a family of four. Our economic forces us to confront a simple truth: every second of inaction tax credits adds to tomorrow's burden.

03

**Current Conclusion:** Canada has the infrastructure, talent, but needs additional policy tools to survive without the U.S.A. Moving forward would require continued trade diversification, investment in domestic industries, strategic international partnerships and a REGISTERED DEBT REDUCTION TAX CREDIT that motivates Canadians to pay down debt. Canada's growing internal resilience and global engagement suggest it could thrive independently if necessary.

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## PROBLEM

Other problems Canada faced in 2025 include:

1. **Economic downturn:** A recession or stagnation poses a significant threat to economic stability.
2. **Labor and talent shortage:** Canada faces challenges in attracting and retaining skilled workers.
3. **Inflation:** Maintaining inflation stability is crucial for economic growth.
4. **Poverty and inequality:** Addressing income disparities and poverty is a critical issue.
5. **Adverse outcomes of artificial intelligence technologies and misinformation:** The impact of technology and misinformation on society and the economy.

### Secondary Issues

#### Society

Increased costs are putting a strain on families and individuals, especially those struggling with precarious housing situations.

#### Environment

Environmental concerns in Canada include *climate change, biodiversity, and environmental justice*. Our federal government needs to take action to protect Canadians and build a more sustainable economy.

#### Climate

Canada has already experienced the impacts of climate change, including increased temperatures, higher precipitation, and more extreme weather events.

If this Tax Credit is approved all problems could be addressed with a solution.

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## 2026 SOLUTION

### About The Solution

We are all aware that without careful debt reduction planning for an individual, family or business it could be put in jeopardy of financial losses. The same rule applies when starting a business venture that **tariffs** need to be considered. Almost always there is an element of Risk. In order for the plan to work we require the following elements:

### Market Driven Basic Implementation

1. The original plan was if a Debtor has debts that are registering R4-R9. This should now be adjusted to any debt that is registered on any Credit Bureau at R1-R9.



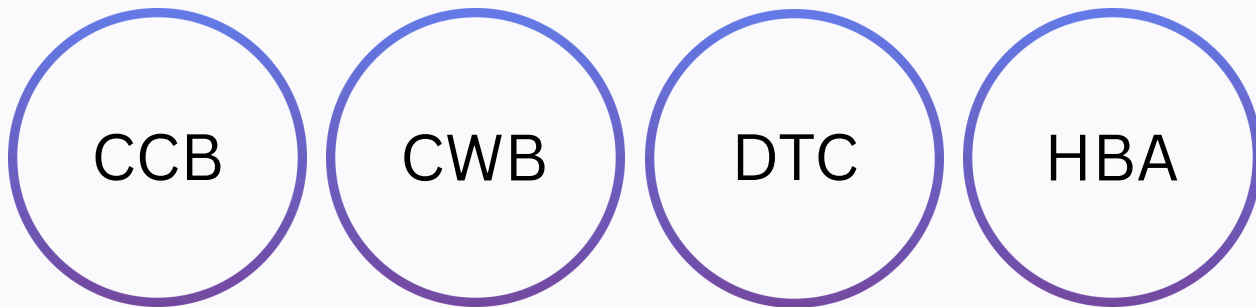
### RDRSP Implementation

2. In addition, originally the plan was to be available for Debtors starting at the age of 45 years. However, because of the **Pre, Post COVID 19 Virus, and USA Tariffs** this should be made available Immediately for ALL Canadians and have this period extended for approximately 4 years or 2025 to 2029 and beyond.

### Increase Canada's Stability

3. A company (Sole Proprietor) that has a HST/GST number, a taxation number, or has generated \$35.000 in revenue from its inception can qualify as a debtor & creditor. A willingness to make good on outstanding debts should be the Canada's focus to create jobs. With the amplify a Canada wide Tax Credit and **to gain revenue in our Federal Government.**

## 2026 TOP BENEFITS & TAX CREDITS



Top Canadian tax credits for 2026 include the **Canada Child Benefit (CCB)** (up to \$7,997/year per child under 6), **Canada Workers Benefit (CWB)** (up to \$2,739 for families), and the **Disability Tax Credit (DTC)**. Key credits also include the \$543+ annual GST/HST credit for low-income individuals, the **Home Buyers' Amount** (\$10,000 non-refundable), and the Canada Caregiver Credit (CCC).

### Key Tax Credits and Benefits

- Family & Child: **Canada Child Benefit (CCB)** is a tax-free monthly payment, with up to \$7,997 per year for children under 6 and \$6,748 for ages 6–17.
- Low-Income Support: The **Canada Workers Benefit (CWB)** provides up to \$1,590 for individuals and \$2,739 for families.
- Disability: The **Disability Tax Credit (DTC)** helps individuals with severe and prolonged impairments.
- Housing & Moving: The **Home Buyers' Amount (HBA)** offers a \$10,000 non-refundable credit for first-time buyers.

# Current Tax Credits that help Canadians

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Strengths of RDRSP is to Recapture the Lost Total Consumer, and Business Revenues in 2025 which represents the following:

**\$2,600,000,000,000. 00 Trillion.**



W

Willingness is to Recapture the Loss Consumer and Business Revenue which is as follows:  
Credit Cards, Auto Loans, and Lines of Credit:

**\$673,000,000.00 Billion.**

As Canada's total consumer debt reached Trillions in 2025, driven by rising mortgages, non-mortgage borrowing, and high living costs, with observations of regional and demographic disparities.

In addition the Average non-mortgage debt per consumer was around \$21,859, reflecting continued reliance on credit for everyday expenses and major purchases.

Among all the challenges we are faced with in 2026. Once the RDRSP is approved for 2027. We'd be extremely thankful for helping families, with low income, disability, housing and moving Canadians forward, not to mention the Cost of Living.



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## STATISTIC CANADA SATISFACTION ACTIONS

At the heart of our success lies the unwavering satisfaction for our Canadian population. We take pride in fostering lasting “cashflow back into Canada”. We consistently need to exceed expectations, and delivering results that not only meet but surpass the unique objectives of each provincial you serve.

From CRA’s position and manifesting to visual Canadian identity. We need ALL of you to guide us through every step and the RDRSP will generate jobs. Amplify our lost business revenue streams, to engage customers, suppliers and unlock the full potential for our country.

To gain a presence the need to establish a forward plan for all provinces to navigate the path to with their insightful position and offering a Strategic Canadian Financial roadmap.

Currently in 2025, the total consumer debt in Canada is projected to reach approximately CAD 2.5 trillion, reflecting a significant increase from previous years. This number highlights the growing financial burden on Canadian households, with nearly 60% of Canadians carrying some form of debt.

According to Equifax Canada, this surge in consumer debt can be attributed to various factors, including rising living costs and increased consumer spending. Managing such high levels of debt is crucial, and strategies like budgeting, debt consolidation, retirement plan, and seeking professional advice can help individuals and businesses regain control over their financial situation. It is essential for Canada to implement effective debt management options to navigate this challenging economic landscape.

Many debt reports also suggested that Canada might be compelled to contemplate alternative options for servicing its long-term debt in the future. One possible solution would be to test and offer the RDRSP to recapture all debts that would provide a Tax Credit Refund.



# Registered Debt Reduction Savings Plan

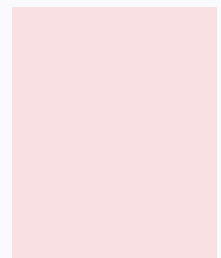
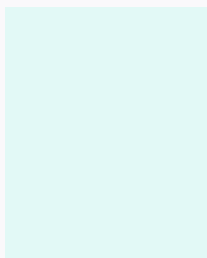
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## BENEFIT & GAIN

At the heart of our Canada's economy success lies the unwavering satisfaction of helping our people and businesses. We truly need to take pride in fostering lasting citizenship, consistently exceeding expectations, and delivering revenue to aspects of our economy that not only thrives but surpasses the unique objectives we face from any other country attempting to govern Canada Revenue Agency.

As we are aware an individual debtor, you're not incurring bankruptcy expenses to generate income. Therefore, you're not entitled to any tax deduction for the amounts and property given to the Licensed Insolvency Trustee. E.I. Bankruptcies are not included in the Registered Debt Reduction Savings Plan as a tax credit. However it's a progressive approach to consider this deduction.

For both employed and self-employed individuals, the deductible contribution to an RRSP is generally 18% of the total employment, self-employment, and rental income that was subject to Canadian tax in the preceding year, to a maximum annual contribution amount (CAD 31,560 in 2024). The Register Debt Reduction Savings Plan calculated is the same way. The only difference for RDRSP are to Pay Down Debt and it is calculated as a Tax Deductible and if a Refund is issued it could be given back to Canada Citizens. Or the Refund could be deposited into Registered Investments.



## PROVINCIAL-JOB CREATIONS

As people have more disposable income (due to debt payment or investments). They spend more on goods and services, which increases demand for labor in various sectors which creates jobs. Here's a more detailed explanation: Tax Revenue and Government Spending could use revenue to fund public services and infrastructure projects. Which directly create jobs in sectors like construction, education, healthcare, investments and economic growth. When businesses have access to capital (from investments, loans, or profits), they can expand operations, hire more employees, and invest in new technologies, boosting economic growth. Canada needs to create jobs for more disposable income (due to wages or investments).

Please explore POTENTIAL jobs in Canada for businesses.

- Tax Incentives Access to Funding
- Passive Debt Collectors
- Streamlining Regulations
- Investing in Skills Development
- Education and Training
- Supporting Apprenticeships and Internships
- Attracting and Retaining Workers
- Promoting Innovation (RDRSP)
- Investing in Infrastructure
- Supporting Research and Development



**As we move forward for 2026-2029 and beyond, reducing consumer and business debt across Canada, should be a major focus.**



# THANK YOU

You the Leaders of our Canadian Government truly needs to understand the future of our great country. And for the purpose of every province acknowledging the need of Registered Debt Reduction Savings Plan.

Lets work together and get this completed and implemented.



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