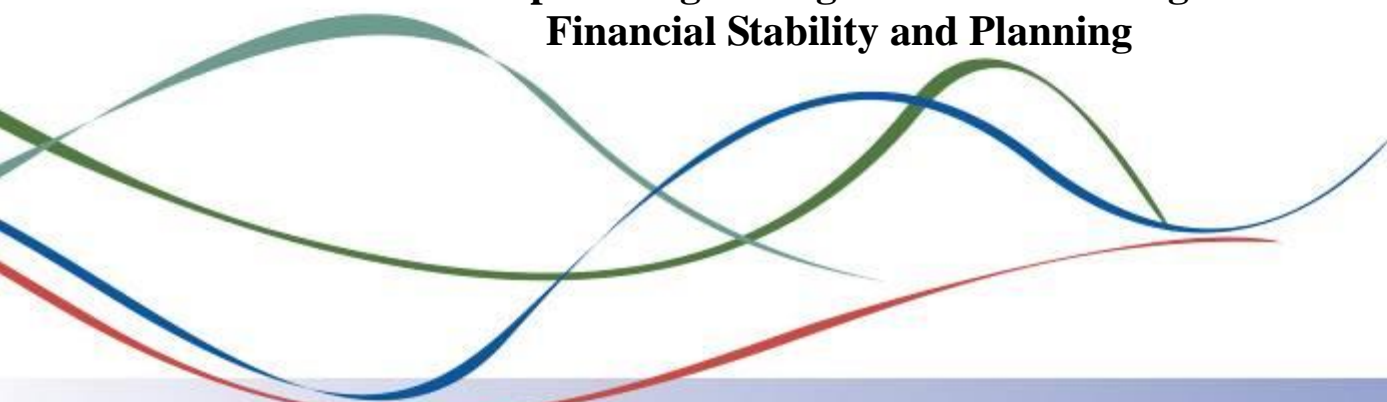


NATIVE WOMEN'S  
ASSOCIATION OF CANADA  
L'ASSOCIATION DES FEMMES  
AUTOCHTONES DU CANADA

# Final Report: Financial Literacy For Aboriginal Women

**Empowering Aboriginal Women through  
Financial Stability and Planning**

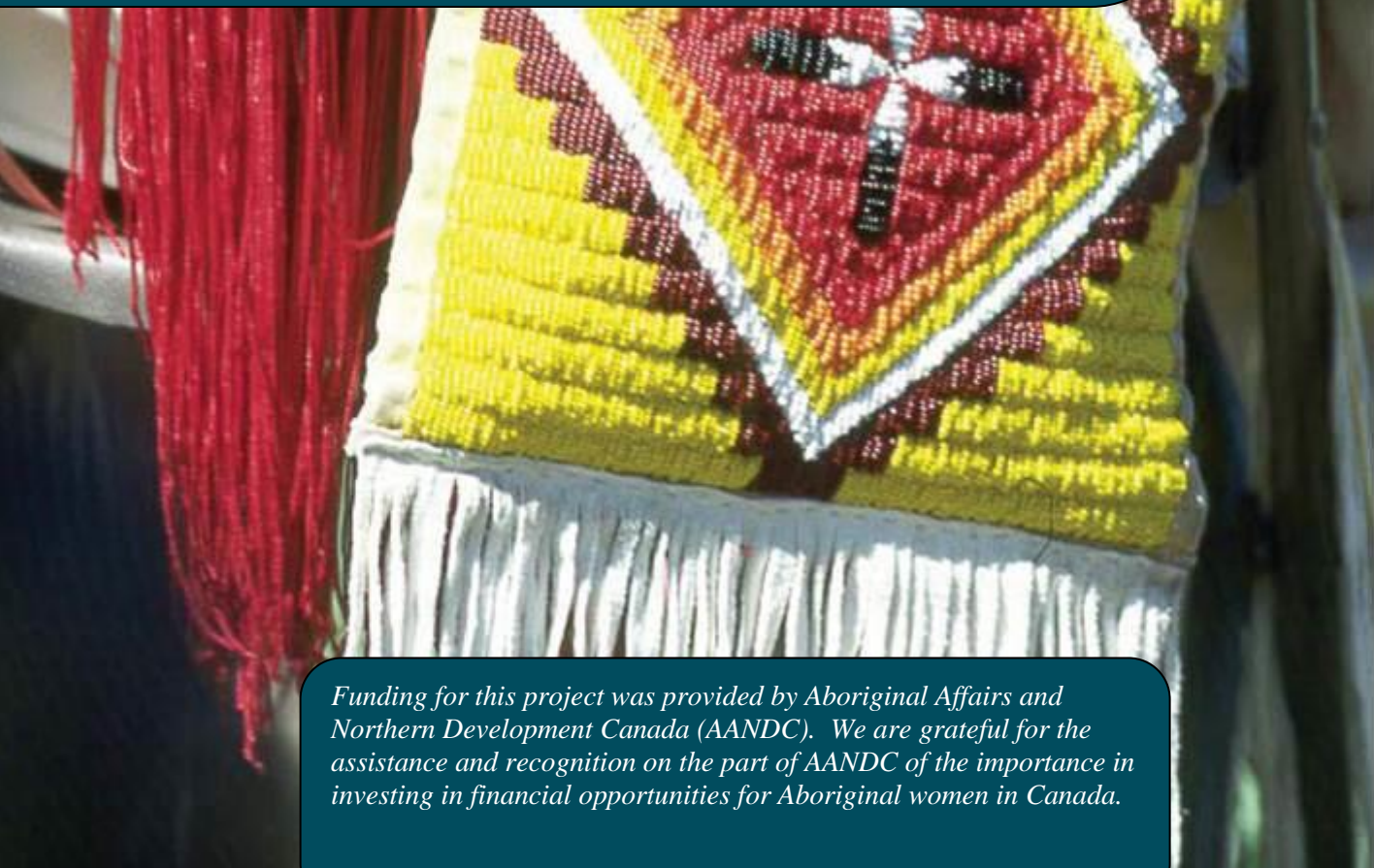


*The national voice of Aboriginal women since 1974.*





*Aboriginal women represent and maintain cultures rich in knowledge, history, skills, and environmental stewardship. Aboriginal women's caregiving and supportive relationship in their families and communities increases the critical importance and impact of ensuring they have financially secure and stable lives. When all women succeed economically, it will enable women and their families to achieve greater security and help to build a better society.*



*Funding for this project was provided by Aboriginal Affairs and Northern Development Canada (AANDC). We are grateful for the assistance and recognition on the part of AANDC of the importance in investing in financial opportunities for Aboriginal women in Canada.*

# Table of Contents

Executive Summary .....	4
Introduction .....	6
Native Women’s Association of Canada .....	6
Context for Aboriginal women in Canada .....	7
Financial Literacy as Economic Empowerment for Women .....	9
About This Project .....	10
Partnership Sessions & Sharing.....	11
Workshop Sessions.....	13
Workshop Video .....	14
Train-the-Trainer Approach.....	14
Participants.....	15
Workshops .....	15
Materials.....	18
Financial Literacy Resource Guide .....	19
How To Use This Guide .....	19
<i>Region</i> .....	19
<i>Resources</i> .....	20
Regions.....	21
<i>Alberta</i> .....	21
<i>British Columbia</i> .....	26
<i>Manitoba</i> .....	31
<i>New Brunswick</i> .....	36
<i>Newfoundland &amp; Labrador</i> .....	41
<i>Nova Scotia</i> .....	46
<i>Ontario</i> .....	51
<i>Prince Edward Island</i> .....	56
<i>Quebec</i> .....	60
<i>Saskatchewan</i> .....	64
<i>Northwest Territories</i> .....	68
<i>Nunavut</i> .....	72
<i>Yukon</i> .....	76
<i>National</i> .....	80
Evaluation.....	84
Workshop & Materials.....	84
Facilitator & Workshop Methodology.....	88
Limitations.....	91
Conclusion.....	92
Bibliography.....	93
Appendix A: Financial Literacy Workshop Evaluation .....	95
Appendix B: Answers to Workshop Evaluation.....	97
Appendix C: AWBEN Conference Poster & Agenda .....	100
Appendix D: Indigenous Business Women Moving Forward Workshop Agenda.....	103
Appendix E: Financial Literacy Workshop with NWAC Staff.....	105
Appendix G: NWAC and BC Native Women’s Association Financial Literacy Workshop .....	107
Appendix H: NWAC and the Assembly of Seven Generations Financial Literacy Workshop .....	108

## Executive Summary

With the support of Aboriginal Affairs and Northern Development Canada (AANDC), the Native Women's Association of Canada (NWAC) launched an economic empowerment project titled, *Financial Literacy for Aboriginal Women: Empowering Aboriginal Women Through Financial Stability and Planning*. The overall goal of the project was to provide financial literacy training to Aboriginal women, including First Nations, Inuit, and Métis, status and non-status, across Canada, with an emphasis on supporting urban Aboriginal women through partnership with our PTMAs and others.

NWAC had developed prior tools and tested them out in workshops in the previous year and modified the tools based on the feedback we received. The one consistent message from women was that we needed to do more workshops like these so that more Aboriginal women, particularly young single mothers, could learn these essential skills to support their economic security for both them and future generations.

The specific deliverables of this project were the delivery of one- and two-day economic empowerment workshops, and the sharing of related materials and resources. Because of additional supports, NWAC will continue delivering workshops until June 2015. This report addresses the work done in fulfillment of NWAC's contract with AANDC, concluding March 31, 2015. All of the materials developed during last year's projects, and the new products developed and modified this year were distributed throughout the timeframe of our project to all of our networks and extended to all of our partners aimed at improving the well-being of Aboriginal women and their families. Once translated, copies of materials and resources will be made available on NWAC's website and will continue to be distributed electronically to Aboriginal women and partners so that they may continue to benefit from them. We intend to sell the print workbooks at a small cost so that we can use the funds to continue to print additional books in order to reach more Aboriginal women and girls.

Prior to this project's approval, in the original proposal NWAC had committed to delivering a workshop at the National Aboriginal Women's Summit and conducting a National Financial Literacy Month component for this initiative during the months of October and November,

respectively. However, as both events happened prior to receiving approval for this project in December 2014, we were unable to carry out those engagements.

Evaluations of the workshop were collected both in-person and online using Survey Monkey. A copy of the evaluation used appears in the appendix of this report. At the time of writing this report, 43 participants had provided feedback. Although it is estimated that more than 300 women participated, most of them only submitted their evaluations after we had written the final report. It is important to note that many more participants took the workshop than have provided feedback through our evaluations. This was due to the fact that the evaluations were emailed to them afterward and not filled out at the time of the workshop. We have since changed that process. The analysis of the workshops will be based on the currently completed evaluations.

Overall analysis shows that this project was a great success and made a difference in the day-to-day lives of Aboriginal women. Participants reported overwhelmingly positive to the statement, “After attending this workshop, I feel more informed on financial topics” (agree: 25%; strongly agree: 75%). They also responded positively to being more confident about taking action to improve their finances (agree: 30%; strongly agree: 70%). Perhaps the most significant outcome was that participants also indicated that, after participating in NWAC’s financial literacy workshops, they wanted to learn even more about managing their finances (agree: 25%; strongly agree: 70%). The participant responses showed that there is a continued need for economic empowerment for Aboriginal women which needs to target low-income earners. They also appreciated the culturally appropriate and accessible materials on topics such as basic budgeting, credit, savings needs and investments, etc.

NWAC recommends continued engagement and supports for economic empowerment of Aboriginal women to build on the successes to date so that we may reach more Aboriginal women in Canada. Additionally, in future cases, being able to conduct activities in concert with the National Financial Literacy Month would help extend the reach and outcomes of this project by vast proportions.

## Introduction

### *Native Women's Association of Canada*

The Native Women's Association of Canada is a national Aboriginal organization representing the political voice of Aboriginal women throughout Canada. NWAC works to advance the well-being of Aboriginal women and girls, as well as their families and communities, through advocacy, policy, and legislative analysis in order to improve policies, programs, and legislation so that they may better meet the needs of Aboriginal women.

NWAC's mission is to help empower Aboriginal women by being involved in developing and changing laws and issues that affect them, and by involving them in the development and delivery of programs promoting equality for Aboriginal women and girls. This work includes identifying gaps in Aboriginal women's human rights and opportunities, including financial supports and training. It must be noted that Aboriginal women in Canada continue to suffer from violations of human rights and fundamental freedoms, and are among the poorest demographic of the Canadian population. Empowering girls and women has been linked by the UN with having one of the most effective impacts on reducing poverty. UN Women states that, "investing in women's economic empowerment sets a direct path towards gender equality, poverty eradication and inclusive economic growth." ("Economic Empowerment", n.d.) This growth and opportunity extends far beyond women: "Empowered women contribute to the health and productivity of whole families and communities, and they improve prospects for the next generation" (UNEPA, "Overview", n.d.).

The increased financial literacy of Aboriginal women will help break the cycle of poverty faced by many Aboriginal families and return revenues back into the hands of those that need it most. To make a lasting impact for Aboriginal women is to make a financial impact that improves their economic stability and opportunities. In turn, by investing in Aboriginal women, we also invest in families, communities, and future generations.

### **Context for Aboriginal women in Canada**

Aboriginal women in Canada are facing extreme inequality in Canada, and this is reflected in many ways. According to the Office of the Correctional Investigator, currently Aboriginal women make up 33% of Canada's federal inmates ("Aboriginal Issues," 2014, para. 1). In a review of the contributing factors to Aboriginal women's drastic over-representation in federal prisons, a Public Safety Canada report by Mandy Wesley described that the background, "of how so many Aboriginal women came to be locked up within federal penitentiaries is a story filled with a long history of dislocation and isolation, racism, brutal violence as well as enduring a constant state of poverty beyond poor." (2012, para. 1)

Statistics Canada (2004) reported that Aboriginal women were 3-5 times more likely to experience violence than non-Aboriginal women. Between 1997 and 2000, the homicide of Aboriginal females was nearly seven times greater than that of non-Aboriginal females. In situations of violent homes or domestic abuse, women's lack of finances and lack of skills for work often meant they felt trapped and unable to leave, making poverty a frequent contributor to situations of violence and extreme danger for Aboriginal women.

A review of the literature on sex trafficking in Canada conducted by Barrett in 2010 showed that, "studies on human trafficking in Canada conclude[d] that the majority of people trafficked within Canada are Aboriginal women and children victims of sex trafficking" (p. iii). She is not alone in finding that Aboriginal women and girls are drastically over-represented. It has been the finding of many on this topic that Aboriginal women and girls are drastically over-represented in sex trafficking in Canada (Farley, Lynne, & Cotton, 2005; Saewyc et al, 2008; Seshia, 2005; Sethi, 2007; Sikka, 2009; Ursel et al, 2007). The United Nations Office on Drugs and Crime released a report, *An Introduction to Human Trafficking: Vulnerability, Impact and Action*, that worked as a backgrounder on the issue. Using research covering all forms of trafficking in countries that span the globe, the UN report advises that, "human traffickers prey on people who are poor, isolated and weak. Issues such as disempowerment, social exclusion and

economic vulnerability are the result of policies and practices that marginalize entire groups of people and make them particularly vulnerable to being trafficked” (2008, p. 3).

In many ways, Aboriginal women are at greater risk to suffer harm, including death, and face greater discrimination in Canada than their counterparts. This discrimination has several complex roots; however, in a very significant way, Aboriginal women are in large part subject to these violent and negative experiences as a consequence of being trapped in poverty.

While there is no panacea to solving these issues, economic empowerment is a major cornerstone to effective change. NWAC recognizes the importance of building Aboriginal women’s financial capability and literacy as a critical component of supporting their rise out of poverty. It is also our priority to actively secure funding to ensure that this proposal continue on for another few years so that we can reach as many Aboriginal women in Canada as we possibly can to literally change the course of their well-being.

NWAC has only been funded for this area of work to develop culturally relevant, gender-based tools for Aboriginal women and youth, and to carry out workshops for a couple of years now. It is essential that this work continue as it has a direct impact on women’s daily lives and on the well-being of their family in the present, but also informs them in what they teach their children with respect to money so that they can alter the behaviour of future generations. The positive response we have received from women is outstanding. They have unanimously requested that we continue to teach other Aboriginal women these skills as they feel the workshops were incredibly practical, useful, and helpful in making concrete and positive changes in their lives.

Although Aboriginal men have been receiving much of this training for over a decade, this is fairly new for Aboriginal women. As half the Aboriginal population, with many as single mothers living in poverty, investments in Aboriginal women and financial literacy needs to continue for years to come to change the current outcomes of them living in poverty. By funding



NWAC to continue this invaluable work, we can reach thousands more Aboriginal women and families and help them to achieve economic security.

### ***Financial Literacy as Economic Empowerment for Women***

The international body of evidence linking moving women out of poverty and the need for economic empowerment only continues to grow. These are critical findings for Canada as Aboriginal women are in dire need of such evidence-based interventions. The United Nations Population Fund (UNFPA) is one of the foremost organizations in the world for addressing inequality in its many forms. Through its many years working in well over a hundred countries around the world, on the frontlines and conducting research and reviewing studies, UNFPA has determined that the best way to prioritize their impact is to target women and young people, “because these are the groups whose rights often go unfulfilled” (United Nations Population Fund [UNFPA], “How we work,” n.d., para. 6). In their 2007 report (prepared by Anjali Kaur), *Women’s Economic Empowerment: Meeting the Needs of Impoverished Women*, what are continuously iterated through their review of the literature on what works for alleviating poverty for women are the need for access to economic opportunities and control of resources for women. Intimately tied to this is the need to empower women to act and engage in their human rights. This helps foster the impetus to access opportunities and pursue education (including financial knowledge and management). The UNFPA website lists example countries where they have successfully cultivated programs to provide financial literacy and opportunities to the female population, such as in Chad where they have a two-prong program that combines micro-crediting and reproductive health education so that women who are participating can gain economic independence and increased health knowledge to their health and well-being. In Vietnam, the UNFPA has partnered with others to help with a national program that combines economic empowerment, environmental management, and reproductive health services (“Women’s Work and Economic Empowerment,” n.d.).

The United Nations Global Fund for Women reinforces the need for taking a multi-faceted approach on making financial change. In 2003, they performed an analysis of three years of

grant-giving for economic opportunity. What they found was that, when it came to economically empowering women, it was not enough to simply put money in their pocket. The most effective programs for women combined financial empowerment with other issues that women face, including, “women’s literacy, leadership training, political participation and environmental education” (UN Global Fund for Women [UNGF], 2003, p. 2). For their summary of their primary findings, they generated six key interventions that were the most effective for economic intervention. While all are of import, the one that has particular bearing on this report and NWAC’s current initiative is the following intervention: “Creating access to credit, skills training and *economic literacy enables women to successfully run their monetary affairs* [emphasis added]” (p. 3).

NWAC has had this same experience. By teaching Aboriginal women Financial Literacy skills, and by giving them the tools they needed to manage the money they did have, they felt more confident, hopeful, and in control of their day-to-day lives. An unanticipated result was that Aboriginal women who have taken our workshops have contacted NWAC to say that they have been so inspired since the workshop that they have returned to school; invested funds and made profit; met with banks and opened tax-free savings accounts; opened savings and chequing accounts where they had none before; opened Registered Education Savings Plans for their children; opened Registered Retirement Savings Plans; and/or accomplished life goals that they had set for themselves.

### **About This Project**

In recognition of international findings on reducing poverty, and to address the severe inequality in Canada towards Aboriginal women, NWAC has developed this economic empowerment initiative. To make the greatest economic impact for low-income Aboriginal women, this project used several strategies: collaboration with key stakeholders, allies, and partners who are already successful in reaching Canadians about Financial Literacy; delivered workshop collaboratively through our Provincial/Territorial Member Associations (PTMAs) building their long-term capacity to re-train others and to their membership; and distributed financial literacy resources

and best practices through online-distribution, emailing, and direct distribution to the general public, but primarily targeting Aboriginal women and youth.

To increase outreach, NWAC collaborated with community partners, front-line agencies, the private sector, and professional volunteers in order to reach the most participants and provide them with financial literacy skills. NWAC also used collaborations with key partners such as the Aboriginal Financial Officers Association of Canada (AFOA) and Pauktuutit Inuit Women of Canada to share resources, research, and best practices. We had offered to collaborate on a project but the event did not take place so instead we have continued to exchange information electronically and have one of our staff sit on a committee with AFOA.

NWAC is made up of 12 PTMAs across Canada that help maintain NWAC's grassroots connections to Aboriginal women who are often in most need of assistance. Through coordination with its PTMAs, NWAC was able to hold a series of economic empowerment workshops targeted towards low-income Aboriginal women to provide them with financial literacy training and resources. The workshops, which will be discussed more in-depth later on, used a skills development and advocacy approach. The results of the workshops were that participants left the workshop with increased financial skills (budgeting, debt, savings plans, and related topics), and had a better sense of how to overcome financial barriers in terms of financial services, as well as to be more informed on navigating financial institutions and systems.

## Partnership Sessions & Sharing

Financial literacy is a key component to economic empowerment for Aboriginal women. To maximize the impacts of this project, NWAC reached out to key stakeholders to share resources and best practices.

The NWAC project lead met with representatives of both the Aboriginal Financial Officers Association of Canada (AFOA Canada) as well as Pauktuutit. The AFOA is a non-profit organization that specializes in training, “Aboriginal professionals who are working in all areas

of finance, management, band administration, leadership and program management” (AFOA, “About Us”, n.d.). The AFOA deals primarily with professionals managing finances as part of a larger organization rather than individual financial management such as with NWAC’s project. However, with the outreach of the AFOA and their work in many First Nations communities, by meeting with them and sharing best practices and resources, NWAC was able to extend the reach of their project.

Pauktuutit is a national organization representing Inuit women. Pauktuutit has a similar mandate to NWAC:

Pauktuutit fosters greater awareness of the needs of Inuit women, advocates for equality and social improvements, and encourages their participation in the community, regional and national life of Canada. Pauktuutit leads and supports Inuit women in Canada in policy development and community projects in all areas of interest to them for the social, cultural, political and economic betterment of the women, their families and communities. (“The National Voice of Inuit Women”, n.d.)

The opportunity to meet with both parties provided many opportunities. In the meeting with AFOA and Pauktuutit, all three parties took the opportunity to update the others on their current relevant initiatives to see where there might be opportunities for collaboration. Additionally, all parties shared their relevant financial literacy and empowerment tools, research, and resources, including digital copies for reproduction and distribution.

NWAC also partnered with the Assembly of Seven Generations, an Aboriginal organization that focuses on empowerment for young Indigenous peoples (Assembly of Seven Generations, “About”, n.d.). In partnership with Seven Generations, NWAC held a youth-focused workshop on March 15, 2015.

## Workshop Sessions

The model used for the workshops was culturally relevant, gender-based and dual-focused. One component of the workshops was on the skills development of participants. This was described as learning about financial skills, financial services, entitlements, and systems navigation. The second component was advocacy, inspiration and story-telling. This was described as partnering on system change to reduce or eliminate barriers to financial stability. It involved linking participants to other programs so that they could gain access to banking services, file tax returns, address debt problems, set up receiving social assistance, manage personal resources, and learn how to avoid such scams as rent-to-own or pay-day loan schemes.

In order to provide teaching on relevant financial skills, the NWAC workshop facilitator used a variety of resources which are linked to in our Financial Literacy Resource. These resources are available free to everyone and provide a solid, entry-level grounding on several financial literacy topics, including budgeting, dealing with debt, credit, and how to save. These resources have been developed and tested with a broad market to ensure the quality of the materials for instruction.

For advocacy, inspiration and story-telling, the workshop facilitator walked participants through the different processes involved in one's lifetime, relating to life skills and then connected it to the carrying out one's banking services, filing tax returns, addressing debt problems, or receiving social assistance that may be available to the participants, and much more. The participants were also able to be engaged, and relate personal circumstances, ask questions, and seek clarification on issues that they had not asked anyone about before. This was a critical part of each workshop and depended on engaging with participants to find out their own local challenges and profiling from their input what was most relevant for their needs. Following an engagement activity where participants indicated some of their immediate financial obstacles, the workshop facilitator was able to walk participants through the particular institutional or system barrier that was relevant. In some cases this was as basic a need as opening up one's first bank account. In many

cases it involved struggling with understanding debt and learning the recourses that were available to participants. Others asked about connecting with investment companies, or how to open registered savings plans, educational plans for their children, and for retirement.

Advocacy in a financial literacy class is a critical component for achieving impact. What is new and unfamiliar can be very intimidating on even the most non-essential of obstacles. When combined with serious matters, such as one's financial management, it can be a debilitating obstacle. By providing encouragement to participants combined with knowledge of their specific system barriers, participants were more likely to take the knowledge gained from the workshop and implement it in their own life to continue overcoming their financial barriers.

### **Workshop Video**

An excerpt from one of the workshops was captured on video and available to view on the link below. The video captures some of the discussion on different mindsets, outlooks, and approaches to money matters that may interfere with developing financial stability and those that can foster positive approaches and better financial stability. People are encouraged to view the video as an introduction to engaging with Financial Literacy:

<https://www.youtube.com/watch?v=z5hhwEM55XM>

Other video clips are currently being edited and will remain on-line and continue to be shared as a resource for our membership and the public to access afterward. Although this helps with the sustainability of these tools, having a facilitator continue this work is what would be optimal in reaching more women to achieve their financial goals. Having the one on one session truly is irreplaceable and will be needed for years to come to bring Aboriginal women up to par with their male counterparts regarding their knowledge of this topic.

### **Train-the-Trainer Approach**

One of the goals of this project was to train local participants to be able to conduct these workshops on an ongoing basis for those who need it in their area. To achieve this, a train-the-

trainer model was used. This means that the intended ongoing trainer was invited to be a participant in the workshop with the intention of having the workshop process modelled for them. As a future trainer, they were directed to observe facilitation techniques, including creating a safe space for participants, encouraging participation, how to do effective listening, and how to engage with and effectively use the materials. The future trainer was also provided with the needed resources to conduct additional workshops and continue their own learning on financial literacy. Ongoing support was offered to future trainers as they were invited to continue contact and reach out to the NWAC workshop facilitator if they required assistance or desired input or feedback on workshops or financial literacy matters related to the course.

### **Participants**

The workshop sessions were aimed at Aboriginal women. While financial literacy skills will vary between individuals, for various reasons some Aboriginal women may find their financial literacy skills require serious support to achieve effective saving and managing of one's income. This was the target group invited to participate and for whom the workshops were tailored to support. NWAC also held sessions with Elders and with youth and in some instances, male spouses attended with their partners and we welcomed them at our meetings.

Participants were invited through our PTMAs to attend 1- and 2-day sessions where participants would complete several activities and be taught basic financial literacy skills.

### **Workshops**

The NWAC workshop facilitator held several workshops over the course of this project:

#### **February 6, 2015 (Ottawa, ON)**

This workshop was held with the Board of the Native Women's Association of Canada. Board members from our Provincial/Territorial Member Associations had the opportunity to experience the workshop first-hand both as a learning experience and to better understand what it offered in terms of deciding when, where, and for whom the workshops would be held within their own

regions. Following this session, additional workshops were planned in coordination with our PTMA partners. The PTMAs were all provided with the tools, resources, and kits so as to be able to learn from the information and share it with their membership. More than 300 Aboriginal women were able to benefit from our kits, tools, and resources.

### **February 11, 2015 (Gatineau, QC)**

This workshop was held at the Canadian Museum of History as part of the Aboriginal Women's Business Entrepreneurship Network (AWBEN) Conference 2015. Participants at AWBEN were Aboriginal women in various stages of launching their own business, from long-time professionals to new start-ups to those still planning to launch their own business. Many Aboriginal women balance entrepreneurial businesses on the side while caring for their family and working. Often, they have a crafts business where they make and sell their own products. For many Aboriginal women entrepreneurs, initial financial literacy skills are still very relevant. More than 100 Aboriginal women were able to benefit from our kits, tools and resources.

### **March 5-8, 2015 (QC/NB Workshop)**

This workshop was done in partnership with Indigenous Business Women Moving Forward (WIB). The workshop was part of a two-day workshop with an overall focus on essential financial skills. Several presenters provided information on a variety of financial topics, such as banking, business terminology, business planning, and financial literacy. More than 150 Aboriginal women were able to benefit from our kits, tools and resources. Materials were also left with Eel Ground First Nations women, Listuguj First Nations women and the New Brunswick Indigenous Women's Association of the Maliseet and Mi'qmaq Territory to distribute our material to their membership in their area.

### **March 11, 2015 (Ottawa, ON)**

This workshop was held with NWAC's 30 staff. While economic empowerment was a priority of this workshop, and train-the-trainer modality was used in the other workshops besides this one, as NWAC staff, participants were also largely approaching it from a train-the-trainer perspective



so that multiple NWAC staff could do additional training following this workshop. In addition to learning the skills to be able to train others, the employees personally benefitted and were able to get their own finances in order using our kit, tools, and resources.

**March 19-20, 2015 (Saskatoon, SK)**

This workshop was held in partnership with the Saskatchewan Aboriginal Women's Circle in Saskatoon, Saskatchewan. Participants spent the day learning about financial literacy from an entry-level on the topic. The workshop was very well attended and well received. More than 30 Aboriginal women were able to benefit from our kits, tools and resources. Materials were also left with SAWCC to distribute our material to their membership in their area.

**April 10, 2015 (Kamloops, BC)**

This workshop was held in partnership with the BC Native Women's Association. This was a 1-day workshop where participants were able to have their financial literacy concerns addressed and obtain valuable resources to continue their self-study and practice. The workshop was very well attended and well received. More than 150 Aboriginal women were able to benefit from our kits, tools and resources. Materials were also left with BCNWA to distribute our material to their membership in their area.

**April 15, 2015 (Ottawa, ON)**

This workshop was held in partnership with the Assembly of Seven Generations. Participants were engaged on various financial literacy topics, such as budgeting and saving, and understanding credit and credit scores. Participants received valuable resources to continue supporting them after the workshop in improving their financial literacy and practicing what they had learned. More than 30 Aboriginal youth were able to benefit from our kits, tools and resources. Materials were also left with the Assembly of Seven Generations to distribute our material to their membership in their area.

## Materials

NWAC has been working to empower Aboriginal women since its inception in 1974. By prioritizing a grassroots focus and connection, NWAC has been able to develop appropriate resources to meet Aboriginal women where they are at. This includes economic empowerment. In launching this project, NWAC sought to incorporate pre-existing materials that had been evaluated and determined accessible and appropriate, while also creating new, additional resources for Aboriginal women that met their needs.

Prior to this project, NWAC had already met with several PTMAs and held sessions on financial literacy. Aboriginal women were engaged to assess the need for financial literacy training as well as to test content and learn what were the specific priorities and barriers to be addressed. Aboriginal women asked for a continued focus on addressing barriers to participation by low-income individuals and families, and they asked for successful interventions and outcomes for financial literacy services and training.

Towards this goal, NWAC's first workshop for this current project was with our Board, composed of representatives from our PTMAs. Participants evaluated and gave input on the resources, activities, and approach used by NWAC to continue to build NWAC's current framework for financial literacy and build on its success.

In preparing for this project, NWAC staff focused on materials that would facilitate entry into financial knowledge as well as to begin unlocking the financial systems processes related to budgeting, banking, gaining control of one's debt, working with credit, and building up savings. Links to the resources are included in the Financial Literacy Resource Guide.

## Financial Literacy Resource Guide

The guide will be made available on NWAC's website after it has been translated into French.

This resource is intended to support Aboriginal women struggling with financial stability or who wish to gain greater understanding of their finances and financial opportunities. To provide this support, this resource was created as a collection of various tools and resources available in Canada. The emphasis has been on basic financial literacy, and the tools range from several handbooks and guides on budgeting, credit, and savings, to online calculators that help create budgets or calculate loan interests. There are also links to free financial literacy workshops available in some areas, and other opportunities and information.

While an attempt was made to find resources from each province and territory, there were several national resources of value, and these have been included throughout the regions.

Users of this resource are encouraged to start with their own region, but are encouraged to explore the others. Hopefully, this resource provides useful information for whatever particular financial challenge the reader is facing.

### How to Use This Guide

#### Region

Each province and territory of Canada was researched to find free resources to provide for financial literacy needs. An effort was made to find culturally-relevant, gender-sensitive material where available. However, the bulk of the content is aimed at a general audience.

The user is encouraged to go to their region as a starting point to look for relevant resources. However, do not feel limited to that region. Other sections may contain something useful.

## Resources

Each resource is either a link to a tool on a website or a link to a resource that can be accessed through information provided on that website. In making this resource, the attempt was to direct users directly to a specific guide, booklet, calculator, etc., instead of directing users to a homepage and having them search on a website for something useful.

The resources are named with a link provided. Next to that is a brief description explaining the use of the resource. Use the description to determine if a resource is relevant to you. Also, because links and websites in general can change rapidly, users may find that a link is 'broken'. This means that when the user attempts to go to the address provided, either they receive an error message or other information indicating the resource or page is no longer available.

If this happens, do not give up! In many cases, a website may have just re-arranged its content. In these cases, try to go to the 'core' of the site and look for the original document there, or look to see if there are other relevant resources. Example:

The original link may read: <http://www.moneymentors.ca/learning-centre/financial-fitness-classes-hosted-by-money-mentors.html> but when clicked, the user gets an error message. Rather than move on, try searching for moneymentors.ca. The user may not get a direct link to a valuable resource, but they may find useful resources on the website regardless.

## Regions

### Alberta

Resources	Description
Financial Literacy Student Workbook: <a href="http://www.mymoneymyfuture.ca/pdf/My%20Money%20My%20Future%20Workbook-final%20web2.pdf">http://www.mymoneymyfuture.ca/pdf/My%20Money%20My%20Future%20Workbook-final%20web2.pdf</a>	This workbook is aimed at high school students and teaches the basics of setting financial goals, making money, budgeting, spending wisely, and delves into issues such as investing, entrepreneurship, credit cards, paying for school, and managing the cost of living on your own.
Stretch your Dollars: Budgeting Basics Financial Literacy: <a href="http://www.moneymentors.ca/files/StretchYourDollars.pdf">http://www.moneymentors.ca/files/StretchYourDollars.pdf</a>	This workbook offers suggestions on how to budget and how to cut your expenses, boost your income, and access useful information, services, and programs.
Free Financial Literacy Classes in Alberta—Money Mentors <a href="http://www.moneymentors.ca/learning-centre/financial-fitness-classes-hosted-by-money-mentors.html">http://www.moneymentors.ca/learning-centre/financial-fitness-classes-hosted-by-money-mentors.html</a>	For free financial literacy classes in Alberta, please go to this site for an upcoming class by Money Mentors. Classes are held in six locations throughout Alberta on the second Wednesday of the month from 6:30-7:30. *Calgary, Edmonton, Red Deer, Lethbridge, Grande Prairies, Medicine Hat.
A Number of Free Online Courses: <a href="http://www.moneymentors.ca/learning-centre/opd-client-courses.html">http://www.moneymentors.ca/learning-centre/opd-client-courses.html</a>	Money Mentors also offers a number of free online courses: Budgeting Boot Camp, Credit Cross-Training, Break the Cycle, and Tackle Debt.
Banking for All: <a href="http://www.bankingforall.ca/">http://www.bankingforall.ca/</a>	Financial Futures has created a website with accessible information on opening bank accounts, addressing common concerns such as poor credit, overdraft, criminal record, no ID, and more.
Budget Planner: <a href="http://www.momentum.org/calculator/budget-planner">http://www.momentum.org/calculator/budget-planner</a>	A simple online budget planning tool to help you begin to sort and see where your money goes.
Money Management Workshops <a href="http://www.momentum.org/money-management">http://www.momentum.org/money-management</a>	These money management workshops are available in the Calgary area and are FREE. Workshop participants learn how to effectively manage their finances (aimed at lower-income individuals/families).

<p>Momentum alternate money management classes:  <a href="http://www.momentum.org/programs/money">http://www.momentum.org/programs/money</a></p>	<p>Money Management offers a few other free workshops in addition to the money management one. Check to see which one best fits your needs.</p>
<p>Community Volunteer Income Tax Program (CVITP)  <a href="http://www.cra-arc.gc.ca/tx/ndvdl/vlntr/clncs/menu-eng.html">http://www.cra-arc.gc.ca/tx/ndvdl/vlntr/clncs/menu-eng.html</a></p>	<p>This is a list of Volunteer Tax Preparation Clinics offered through a partnership between Canada Revenue Agency and community organizations. Please check for your area to see if there are clinics available. They generally run between February and April.</p>
<p>Credit Counselling Society: Calculators  <a href="http://www.nomoredebts.org/learning_credit/calc.html">http://www.nomoredebts.org/learning_credit/calc.html</a></p>	<p>This website offers financial calculators for several goals:</p> <ul style="list-style-type: none"> <li>• Debt, Loan, Car Payment, &amp; Credit Card;</li> <li>• Interest, Credit Card, &amp; Loan Payment;</li> <li>• Debt Ratio &amp; Loan;</li> <li>• Debt Repayment Strategies to Stop Debt Stress; and,</li> <li>• Savings</li> </ul>
<p>Budget Calculator Spreadsheet:  <a href="http://www.mymoneycoach.ca/my_budget/budget-calculator-spreadsheet.html">http://www.mymoneycoach.ca/my_budget/budget-calculator-spreadsheet.html</a></p>	<p>This free budget calculator spreadsheet is an Excel file you can download to help you work out your budget.</p>
<p>Credit Counselling Society: Online Chat  <a href="http://chat.nomoredebts.org/webim/client.php?thread=20220&amp;token=6003941&amp;level=ajaxed">http://chat.nomoredebts.org/webim/client.php?thread=20220&amp;token=6003941&amp;level=ajaxed</a></p>	<p>This website is to an online chat room where visitors can speak with a financial advisor. It is provided by a registered, non-profit charity called No More Debts.</p>
<p>Credit Counselling Society: Webinars  <a href="http://www.mymoneycoach.ca/credit-counselling-society-workshops.html">http://www.mymoneycoach.ca/credit-counselling-society-workshops.html</a></p>	<p>My Money Coach is a free public service provided by the Credit Counselling Society. They offer a series of free, online workshops or webinars on several financial literacy topics:</p> <ul style="list-style-type: none"> <li>• Couples &amp; Money Matters</li> <li>• Raising Financially Fit Kids</li> <li>• Budgeting 101: 6 Easy Steps to Manage Your Money</li> <li>• Irregular Income</li> <li>• Super Simple Savings</li> <li>• Budget Breakers</li> <li>• 75 Ways to Save on Household Expenses</li> <li>• Debt Solutions</li> <li>• Let's Talk Credit</li> <li>• Food and Finance</li> <li>• Organizing Your Finances in 1 Month</li> </ul>
<p>Credit Canada: Debt Solutions  <a href="https://creditcanada.com/free-debt-assessment">https://creditcanada.com/free-debt-assessment</a></p>	<p>Credit Canada Debt Solutions is a non-profit charity that provides services to help people leave debt behind. They offer a free, complete debt assessment to those who apply.</p>

<p>Financial Consumer Agency of Canada: Credit Card Payment Calculator Tool  <a href="http://itools-ioutils.fcac-acfc.gc.ca/CCPC-CPCC/CCPC-CPCC-eng.aspx">http://itools-ioutils.fcac-acfc.gc.ca/CCPC-CPCC/CCPC-CPCC-eng.aspx</a></p>	<p>Financial Consumer Agency of Canada provides a credit card payment calculator tool to help you determine the best payments for your income and needs.</p>
<p>Financial Consumer Agency of Canada: e-Learning Videos  <a href="http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/financialBasics/Pages/elearning-apprligne.aspx">http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/financialBasics/Pages/elearning-apprligne.aspx</a></p>	<p>Financial Consumer Agency of Canada is providing 8 e-Learning videos on financial literacy. The videos cover budgeting, credit, debt, saving and investing, financial planning, and protecting yourself from fraud.</p>
<p>Office of Consumer Affairs: Spending Smarter Tools  <a href="http://www.ic.gc.ca/eic/site/oca-bc.nsf/eng/h_ca02222.html">http://www.ic.gc.ca/eic/site/oca-bc.nsf/eng/h_ca02222.html</a></p>	<p>Industry Canada provides a series of tools and calculators on how to avoid common spending pitfalls and make the most of your money.</p>
<p>Spending Plan Workbook:  <a href="http://abclifeliteracy.ca/files/BookletOne-SpendingPlans-FINAL.pdf">http://abclifeliteracy.ca/files/BookletOne-SpendingPlans-FINAL.pdf</a></p>	<p>This workbook will help you plan how you will spend your money so that you can meet your needs and goals.</p>
<p>Family Financial Literacy:  <a href="http://abclifeliteracy.ca/files/BookletThree-FLForTheFamily-FINAL.pdf">http://abclifeliteracy.ca/files/BookletThree-FLForTheFamily-FINAL.pdf</a></p>	<p>This workbook helps families develop spending plans for parents and children. It also helps families talk about spending, saving, and budgeting.</p>
<p>Money Matters – Cost of Borrowing:  <a href="http://abclifeliteracy.ca/files/MM_Borrowing_Handbook.pdf">http://abclifeliteracy.ca/files/MM_Borrowing_Handbook.pdf</a></p>	<p>This workbook helps you learn about the cost of borrowing money.</p>
<p>Money Matters - Making a Budget:  <a href="http://abclifeliteracy.ca/files/MM_Budget_Handbook.pdf">http://abclifeliteracy.ca/files/MM_Budget_Handbook.pdf</a></p>	<p>This workbook helps walk you through the process of making a budget.</p>
<p>Tracking your Spending: <a href="http://abclifeliteracy.ca/files/FLW-TrackingYourSpending-web%281%29.pdf">http://abclifeliteracy.ca/files/FLW-TrackingYourSpending-web%281%29.pdf</a></p>	<p>This quick reference sheet has tips to track your spending habits.</p>
<p>Spending Plan Worksheet:  <a href="http://abclifeliteracy.ca/files/FLW-Spending%20Plan%20Worksheet-web%281%29.pdf">http://abclifeliteracy.ca/files/FLW-Spending%20Plan%20Worksheet-web%281%29.pdf</a></p>	<p>This is a worksheet for creating a spending plan.</p>
<p>Tools and calculators:  <a href="http://www.getsmarteraboutmoney.ca/en/tools_and_calculators/calculators/Pages/AllCalculators.aspx#.VNTwhmTF_pA">http://www.getsmarteraboutmoney.ca/en/tools_and_calculators/calculators/Pages/AllCalculators.aspx#.VNTwhmTF_pA</a></p>	<p>This website provides many tools and calculators for retirement planning, credit cards and debt, paying for education, home owning, investing, as well as budget and savings.</p>
<p>Budget Worksheet - Adults:  <a href="http://www.moneyandstuff.info/pdfs/SampleBudgetforAdults.pdf">http://www.moneyandstuff.info/pdfs/SampleBudgetforAdults.pdf</a></p>	<p>This worksheet provides information on budgeting as well as a section to begin filling in your own budget.</p>
<p>Credit Concepts:  <a href="http://www.moneyandstuff.info/lessons/3C_CreditConcepts.pdf">http://www.moneyandstuff.info/lessons/3C_CreditConcepts.pdf</a></p>	<p>This handbook is aimed at teens and new graduates. It provides information about the benefits and pitfalls of credit cards and loans.</p>

<p>Series of financial calculators:  <a href="https://www.nfcc.org/consumer-tools/calculators/">https://www.nfcc.org/consumer-tools/calculators/</a></p>	<p>The National Foundation for Credit Counselling website provides many calculators on financial needs, such as:</p> <ul style="list-style-type: none"> <li>• Automobile loan payment</li> <li>• Budgeting for a baby</li> <li>• Cost of credit</li> <li>• Paying down debt</li> <li>• And several more</li> </ul>
<p>Online Budget Worksheet:  <a href="https://www.nfcc.org/consumer-tools/budget-worksheet/">https://www.nfcc.org/consumer-tools/budget-worksheet/</a></p>	<p>The National Foundation for Credit Counselling is providing an online automatic budget calculator.</p>
<p>Information on how to budget while unemployed:  <a href="http://www.fcac-acfc.gc.ca/Eng/forConsumers/lifeEvents/losingJob/Pages/manYourB-gerSonBu.aspx">http://www.fcac-acfc.gc.ca/Eng/forConsumers/lifeEvents/losingJob/Pages/manYourB-gerSonBu.aspx</a></p>	<p>Financial Consumer Agency of Canada's webpage on managing your budget while unemployed. The page provides useful information on managing your budget as well as a budget calculator.</p>
<p>Checklist of what do to if you lose your job:  <a href="http://www.fcac-acfc.gc.ca/Eng/forConsumers/lifeEvents/losingJob/Pages/checklis-aidememo.aspx">http://www.fcac-acfc.gc.ca/Eng/forConsumers/lifeEvents/losingJob/Pages/checklis-aidememo.aspx</a></p>	<p>The Financial Consumer Agency of Canada website provides a checklist of what you can do if you lose your job to protect your finances. Topics range from EI, job search, insurance, credit counselling, severance package, and more.</p>
<p>Information on credit and loans: <a href="http://www.fcac-acfc.gc.ca/Eng/forConsumers/topics/creditLoans/Pages/home-accueil.aspx">http://www.fcac-acfc.gc.ca/Eng/forConsumers/topics/creditLoans/Pages/home-accueil.aspx</a></p>	<p>The Financial Consumer Agency of Canada webpage discussing need-to-know quick information on credit and loans, such as, good debt vs. bad debt, loans, impact of credit reports, and scores.</p>
<p>Information on personal banking: <a href="http://www.fcac-acfc.gc.ca/Eng/forConsumers/topics/banking/Pages/Personal-Comptesp.aspx">http://www.fcac-acfc.gc.ca/Eng/forConsumers/topics/banking/Pages/Personal-Comptesp.aspx</a></p>	<p>The Financial Consumer Agency of Canada webpage outlining types of accounts, how to open one and what you need to know about debit cards</p>
<p>Account selector tool: <a href="http://itools-ioutils.fcac-acfc.gc.ca/STCV-OSVC/acst-osco-eng.aspx?f1=1&amp;f2=1&amp;f4=S7">http://itools-ioutils.fcac-acfc.gc.ca/STCV-OSVC/acst-osco-eng.aspx?f1=1&amp;f2=1&amp;f4=S7</a></p>	<p>This is an interactive tool to compare features for different accounts, including monthly fees, interest rates, transaction fees and services. It is provided by the Financial Consumer Agency of Canada.</p>
<p>Tools and calculators: <a href="http://www.fcac-acfc.gc.ca/Eng/resources/toolsCalculators/Pages/home-accueil.aspx">http://www.fcac-acfc.gc.ca/Eng/resources/toolsCalculators/Pages/home-accueil.aspx</a></p>	<p>The Financial Consumer Agency of Canada webpage for tools and calculators, including a financial literacy self-assessment quiz, credit card tools, budget tools, mortgage and financial goal calculators, and more.</p>



<p>Your Financial Toolkit: <a href="http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/ft-of/Pages/trainers-toolkit.aspx">http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/ft-of/Pages/trainers-toolkit.aspx</a></p>	<p>The Financial Consumer Agency of Canada webpage on training for group leaders on how to educate others on financial literacy. Also included are a series of PDF guides and PPT presentations (very bottom, left: <a href="http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/ft-of/Pages/trainers-toolkit-materials.aspx">http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/ft-of/Pages/trainers-toolkit-materials.aspx</a>)</p>
<p>Investment Calculator: <a href="http://www.bankofcanada.ca/rates/related/investment-calculator/?page_moved=1">http://www.bankofcanada.ca/rates/related/investment-calculator/?page_moved=1</a></p>	<p>Bank of Canada webpage providing an investment calculator showing the effect of inflation on investment.</p>
<p>Consumer Materials: <a href="http://practicalmoneyskills.ca/resources/freematerials/consumer/">http://practicalmoneyskills.ca/resources/freematerials/consumer/</a></p>	<p>Practical Money Skills Canada webpage with free downloadable resources such as games, calculators, guidebooks, and brochures to improve financial literacy.</p>
<p>Budget Basics Guidebook: <a href="http://practicalmoneyskills.ca/downloads/pdfs/PMS_Guide_s_CA_ENG_8.pdf">http://practicalmoneyskills.ca/downloads/pdfs/PMS_Guide_s_CA_ENG_8.pdf</a></p>	<p>This guidebook from Practical Money Skills Canada walks the user through establishing their budget.</p>
<p>Practical Money Skills Guidebook: <a href="http://practicalmoneyskills.ca/downloads/pdfs/PMS_english_booklet_011714.pdf">http://practicalmoneyskills.ca/downloads/pdfs/PMS_english_booklet_011714.pdf</a></p>	<p>This guidebook from Practical Money Skills Canada provides information on a variety of financial literacy topics, such as, budgeting, saving, opening a bank account, credit, credit cards, and debt.</p>
<p>Free Tax prep: <a href="https://www.acorncanada.org/programs-and-services/financial-literacy-and-free-tax-prep">https://www.acorncanada.org/programs-and-services/financial-literacy-and-free-tax-prep</a></p>	<p>ACORN offices offer financial literacy support and free income tax preparation support. They have offices in Nova Scotia, Gatineau, Ottawa, Hamilton, Toronto, and Vancouver (must contact local offices directly)</p>
<p>New Financial Reality: A Planning Handbook, <a href="http://newfinancialreality.com/downloads/">http://newfinancialreality.com/downloads/</a></p>	<p>Downloadable handbook designed to fit the financial literacy needs of people who have experienced a disability or serious illness, or those who are providing care to someone who has had those experiences.</p>
<p>Financial Literacy Facilitator Resources: <a href="http://prospercanada.org/Resources/Financial-Literacy-Facilitator-Resources.aspx">http://prospercanada.org/Resources/Financial-Literacy-Facilitator-Resources.aspx</a></p>	<p>Prosper Canada provides a series of resources intended to be used by a facilitator to teach financial literacy. Resources are free and accessible at the provided link.</p>
<p>Financial Literacy Organizations and Initiatives: <a href="http://theccflmap.info">http://theccflmap.info</a></p>	<p>The Canadian Centre for Financial Literacy map of financial literacy organizations and initiatives across the country.</p>
<p><a href="https://itools-ioutils.fcac-acfc.gc.ca/RDCV-BRVC/search-eng.aspx">https://itools-ioutils.fcac-acfc.gc.ca/RDCV-BRVC/search-eng.aspx</a></p>	<p>Financial Consumer Agency of Canada's Canadian Financial Literacy Database (847 records)</p>

## British Columbia

Resources	Description
Culturally-Relevant Financial Literacy Handbook: <a href="http://www.foabc.org/downloads/financial-literacy-handbook.pdf">http://www.foabc.org/downloads/financial-literacy-handbook.pdf</a>	A culturally-relevant financial literacy handbook. This resource covers cash flow, money traps and how to avoid them, budget basics, staying on track, family matters, credit, and more.
Financial Literacy Workshops available for Free in the Vancouver, BC area: <a href="https://www.vancity.com/AboutVancity/Events/EachOneTeachOne/">https://www.vancity.com/AboutVancity/Events/EachOneTeachOne/</a>	These financial workshops are free and cover a few aspects of financial literacy. Check the site for the availability of courses.
Financial calculators: <a href="https://www.vancity.com/AdviceAndPlanning/FinancialPlanning/Calculators/?xid=pers_megamenu_allplanalc">https://www.vancity.com/AdviceAndPlanning/FinancialPlanning/Calculators/?xid=pers_megamenu_allplanalc</a>	A single page of several financial calculators to help you budget for home, retirement, savings, investments, personal loans, and travel.
Community Volunteer Income Tax Program (CVITP) <a href="http://www.cra-arc.gc.ca/tx/ndvdl/vlntr/clncs/menu-eng.html">http://www.cra-arc.gc.ca/tx/ndvdl/vlntr/clncs/menu-eng.html</a>	This is a list of Volunteer Tax Preparation Clinics offered through a partnership between Canada Revenue Agency and community organizations. Please check for your area to see if there are clinics available. They generally run between February and April.
Credit Counselling Society: Calculators <a href="http://www.nomoredebts.org/learning_credit/calc.html">http://www.nomoredebts.org/learning_credit/calc.html</a>	This website offers financial calculators for several goals: <ul style="list-style-type: none"> <li>• Debt, Loan, Car Payment, &amp; Credit Card;</li> <li>• Interest, Credit Card, &amp; Loan Payment;</li> <li>• Debt Ratio &amp; Loan;</li> <li>• Debt Repayment Strategies to Stop Debt Stress; and,</li> <li>• Savings</li> </ul>
Budget Calculator Spreadsheet: <a href="http://www.mymoneycoach.ca/my_budget/budget-calculator-spreadsheet.html">http://www.mymoneycoach.ca/my_budget/budget-calculator-spreadsheet.html</a>	This free budget calculator spreadsheet is an Excel file you can download to help you work out your budget.
Credit Counselling Society: Online Chat <a href="http://chat.nomoredebts.org/webim/client.php?thread=20220&amp;token=6003941&amp;level=ajaxed">http://chat.nomoredebts.org/webim/client.php?thread=20220&amp;token=6003941&amp;level=ajaxed</a>	This website is to an online chat room where visitors can speak with a financial advisor. It is provided by a registered, non-profit charity called No More Debts.
Credit Counselling Society: Webinars <a href="http://www.mymoneycoach.ca/credit-counselling-society-workshops.html">http://www.mymoneycoach.ca/credit-counselling-society-workshops.html</a>	My Money Coach is a free public service provided by the Credit Counselling Society. They offer a series of free, online workshops or webinars on several financial literacy topics: <ul style="list-style-type: none"> <li>• Couples &amp; Money Matters</li> <li>• Raising Financially Fit Kids</li> <li>• Budgeting 101: 6 Easy Steps to Manage Your Money</li> <li>• Irregular Income</li> </ul>

	<ul style="list-style-type: none"> <li>• Super Simple Savings</li> <li>• Budget Breakers</li> <li>• 75 Ways to Save on Household Expenses</li> <li>• Debt Solutions</li> <li>• Let's Talk Credit</li> <li>• Food and Finance</li> <li>• Organizing Your Finances in 1 Month</li> </ul>
<p>Credit Canada: Debt Solutions  <a href="https://creditcanada.com/free-debt-assessment">https://creditcanada.com/free-debt-assessment</a></p>	<p>Credit Canada Debt Solutions is a non-profit charity that provides services to help people leave debt behind. They offer a free, complete debt assessment to those who apply.</p>
<p>Financial Consumer Agency of Canada: Credit Card Payment Calculator Tool  <a href="http://itools-ioutils.fcac-acfc.gc.ca/CCPC-CPCC/CCPC-CPCC-eng.aspx">http://itools-ioutils.fcac-acfc.gc.ca/CCPC-CPCC/CCPC-CPCC-eng.aspx</a></p>	<p>Financial Consumer Agency of Canada provides a credit card payment calculator tool to help you determine the best payments for your income and needs.</p>
<p>Financial Consumer Agency of Canada: e-Learning Videos  <a href="http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/financialBasics/Pages/elearning-apprligne.aspx">http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/financialBasics/Pages/elearning-apprligne.aspx</a></p>	<p>Financial Consumer Agency of Canada is providing 8 e-Learning videos on financial literacy. The videos cover budgeting, credit, debt, saving and investing, financial planning, and protecting yourself from fraud.</p>
<p>Office of Consumer Affairs: Spending Smarter Tools  <a href="http://www.ic.gc.ca/eic/site/oca-bc.nsf/eng/h_ca02222.html">http://www.ic.gc.ca/eic/site/oca-bc.nsf/eng/h_ca02222.html</a></p>	<p>Industry Canada provides a series of tools and calculators on how to avoid common spending pitfalls and make the most of your money.</p>
<p>Spending Plan Workbook:  <a href="http://abclifeliteracy.ca/files/BookletOne-SpendingPlans-FINAL.pdf">http://abclifeliteracy.ca/files/BookletOne-SpendingPlans-FINAL.pdf</a></p>	<p>This workbook will help you plan how you will spend your money so that you can meet your needs and goals.</p>
<p>Family Financial Literacy:  <a href="http://abclifeliteracy.ca/files/BookletThree-FLForTheFamily-FINAL.pdf">http://abclifeliteracy.ca/files/BookletThree-FLForTheFamily-FINAL.pdf</a></p>	<p>This workbook helps families develop spending plans for parents and children. It also helps families talk about spending, saving, and budgeting.</p>
<p>Money Matters – Cost of Borrowing:  <a href="http://abclifeliteracy.ca/files/MM_Borrowing_Handbook.pdf">http://abclifeliteracy.ca/files/MM_Borrowing_Handbook.pdf</a></p>	<p>This workbook helps you learn about the cost of borrowing money.</p>
<p>Money Matters - Making a Budget:  <a href="http://abclifeliteracy.ca/files/MM_Budget_Handbook.pdf">http://abclifeliteracy.ca/files/MM_Budget_Handbook.pdf</a></p>	<p>This workbook helps walk you through the process of making a budget.</p>
<p>Tracking your Spending:  <a href="http://abclifeliteracy.ca/files/FLW-TrackingYourSpending-web%281%29.pdf">http://abclifeliteracy.ca/files/FLW-TrackingYourSpending-web%281%29.pdf</a></p>	<p>This quick reference sheet has tips to track your spending habits.</p>
<p>Spending Plan Worksheet:  <a href="http://abclifeliteracy.ca/files/FLW-Spending%20Plan%20Worksheet-web%281%29.pdf">http://abclifeliteracy.ca/files/FLW-Spending%20Plan%20Worksheet-web%281%29.pdf</a></p>	<p>This is a worksheet for creating a spending plan.</p>

<p>Tools and calculators:  <a href="http://www.getsmarteraboutmoney.ca/en/tools_and_calculators/calculators/Pages/AllCalculators.aspx#.VNTwhmTF_pA">http://www.getsmarteraboutmoney.ca/en/tools_and_calculators/calculators/Pages/AllCalculators.aspx#.VNTwhmTF_pA</a></p>	<p>This website provides many tools and calculators for retirement planning, credit cards and debt, paying for education, home owning, investing, as well as budget and savings.</p>
<p>Budget Worksheet - Adults:  <a href="http://www.moneyandstuff.info/pdfs/SampleBudgetforAdults.pdf">http://www.moneyandstuff.info/pdfs/SampleBudgetforAdults.pdf</a></p>	<p>This worksheet provides information on budgeting as well as a section to begin filling in your own budget.</p>
<p>Credit Concepts:  <a href="http://www.moneyandstuff.info/lessons/3C_CreditConcepts.pdf">http://www.moneyandstuff.info/lessons/3C_CreditConcepts.pdf</a></p>	<p>This handbook is aimed at teens and new graduates. It provides information about the benefits and pitfalls of credit cards and loans.</p>
<p>Series of financial calculators:  <a href="https://www.nfcc.org/consumer-tools/calculators/">https://www.nfcc.org/consumer-tools/calculators/</a></p>	<p>The National Foundation for Credit Counselling website provides many calculators on financial needs, such as:</p> <ul style="list-style-type: none"> <li>• Automobile loan payment</li> <li>• Budgeting for a baby</li> <li>• Cost of credit</li> <li>• Paying down debt</li> <li>• And several more</li> </ul>
<p>Online Budget Worksheet:  <a href="https://www.nfcc.org/consumer-tools/budget-worksheet/">https://www.nfcc.org/consumer-tools/budget-worksheet/</a></p>	<p>The National Foundation for Credit Counselling is providing an online automatic budget calculator.</p>
<p>Information on how to budget while unemployed:  <a href="http://www.fcac-acfc.gc.ca/Eng/forConsumers/lifeEvents/losingJob/Pages/manYourBudget.aspx">http://www.fcac-acfc.gc.ca/Eng/forConsumers/lifeEvents/losingJob/Pages/manYourBudget.aspx</a></p>	<p>Financial Consumer Agency of Canada's webpage on managing your budget while unemployed. The page provides useful information on managing your budget as well as a budget calculator.</p>
<p>Checklist of what do to if you lose your job:  <a href="http://www.fcac-acfc.gc.ca/Eng/forConsumers/lifeEvents/losingJob/Pages/checklist-aidememo.aspx">http://www.fcac-acfc.gc.ca/Eng/forConsumers/lifeEvents/losingJob/Pages/checklist-aidememo.aspx</a></p>	<p>The Financial Consumer Agency of Canada website provides a checklist of what you can do if you lose your job to protect your finances. Topics range from EI, job search, insurance, credit counselling, severance package, and more.</p>
<p>Information on credit and loans: <a href="http://www.fcac-acfc.gc.ca/Eng/forConsumers/topics/creditLoans/Pages/home-accueil.aspx">http://www.fcac-acfc.gc.ca/Eng/forConsumers/topics/creditLoans/Pages/home-accueil.aspx</a></p>	<p>The Financial Consumer Agency of Canada webpage discussing need-to-know quick information on credit and loans, such as, good debt vs. bad debt, loans, impact of credit reports, and scores.</p>
<p>Information on personal banking: <a href="http://www.fcac-acfc.gc.ca/Eng/forConsumers/topics/banking/Pages/Personal-Comptes.aspx">http://www.fcac-acfc.gc.ca/Eng/forConsumers/topics/banking/Pages/Personal-Comptes.aspx</a></p>	<p>The Financial Consumer Agency of Canada webpage outlining types of accounts, how to open one and what you need to know about debit cards</p>

<p>Account selector tool: <a href="http://itools-ioutils.fcac-acfc.gc.ca/STCV-OSVC/acst-osco-eng.aspx?f1=1&amp;f2=1&amp;f4=S7">http://itools-ioutils.fcac-acfc.gc.ca/STCV-OSVC/acst-osco-eng.aspx?f1=1&amp;f2=1&amp;f4=S7</a></p>	<p>This is an interactive tool to compare features for different accounts, including monthly fees, interest rates, transaction fees and services. It is provided by the Financial Consumer Agency of Canada.</p>
<p>Tools and calculators: <a href="http://www.fcac-acfc.gc.ca/Eng/resources/toolsCalculators/Pages/home-accueil.aspx">http://www.fcac-acfc.gc.ca/Eng/resources/toolsCalculators/Pages/home-accueil.aspx</a></p>	<p>The Financial Consumer Agency of Canada webpage for tools and calculators, including a financial literacy self-assessment quiz, credit card tools, budget tools, mortgage and financial goal calculators, and more.</p>
<p>Your Financial Toolkit: <a href="http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/ft-of/Pages/trainers-toolkit.aspx">http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/ft-of/Pages/trainers-toolkit.aspx</a></p>	<p>The Financial Consumer Agency of Canada webpage on training for group leaders on how to educate others on financial literacy. Also included are a series of PDF guides and PPT presentations (very bottom, left: <a href="http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/ft-of/Pages/trainers-toolkit-materials.aspx">http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/ft-of/Pages/trainers-toolkit-materials.aspx</a>)</p>
<p>Investment Calculator: <a href="http://www.bankofcanada.ca/rates/related/investment-calculator/?page_moved=1">http://www.bankofcanada.ca/rates/related/investment-calculator/?page_moved=1</a></p>	<p>Bank of Canada webpage providing an investment calculator showing the effect of inflation on investment.</p>
<p>Consumer Materials: <a href="http://practicalmoneyskills.ca/resources/freematerials/consumer/">http://practicalmoneyskills.ca/resources/freematerials/consumer/</a></p>	<p>Practical Money Skills Canada webpage with free downloadable resources such as games, calculators, guidebooks, and brochures to improve financial literacy.</p>
<p>Budget Basics Guidebook: <a href="http://practicalmoneyskills.ca/downloads/pdfs/PMS_Guides_CA_ENG_8.pdf">http://practicalmoneyskills.ca/downloads/pdfs/PMS_Guides_CA_ENG_8.pdf</a></p>	<p>This guidebook from Practical Money Skills Canada walks the user through establishing their budget.</p>
<p>Practical Money Skills Guidebook: <a href="http://practicalmoneyskills.ca/downloads/pdfs/PMS_english_booklet_011714.pdf">http://practicalmoneyskills.ca/downloads/pdfs/PMS_english_booklet_011714.pdf</a></p>	<p>This guidebook from Practical Money Skills Canada provides information on a variety of financial literacy topics, such as, budgeting, saving, opening a bank account, credit, credit cards, and debt.</p>
<p>Free Tax prep: <a href="https://www.acorncanada.org/programs-and-services/financial-literacy-and-free-tax-prep">https://www.acorncanada.org/programs-and-services/financial-literacy-and-free-tax-prep</a></p>	<p>ACORN offices offer financial literacy support and free income tax preparation support. They have offices in Nova Scotia, Gatineau, Ottawa, Hamilton, Toronto, and Vancouver (must contact local offices directly)</p>
<p>New Financial Reality: A Planning Handbook: <a href="http://newfinancialreality.com/downloads/">http://newfinancialreality.com/downloads/</a></p>	<p>Downloadable handbook designed to fit the financial literacy needs of people who have experienced a disability or serious illness, or those who are providing care to someone who has had those experiences.</p>

<p>Financial Literacy Facilitator Resources: <a href="http://prospercanada.org/Resources/Financial-Literacy-Facilitator-Resources.aspx">http://prospercanada.org/Resources/Financial-Literacy-Facilitator-Resources.aspx</a></p>	<p>Prosper Canada provides a series of resources intended to be used by a facilitator to teach financial literacy. Resources are free and accessible at the provided link.</p>
<p>Financial Literacy Organizations and Initiatives: <a href="http://theccfimap.info">http://theccfimap.info</a></p>	<p>The Canadian Centre for Financial Literacy map of financial literacy organizations and initiatives across the country</p>
<p><a href="https://itools-ioutils.fcac-acfc.gc.ca/RDCV-BRVC/sear-rech-eng.aspx">https://itools-ioutils.fcac-acfc.gc.ca/RDCV-BRVC/sear-rech-eng.aspx</a></p>	<p>Financial Consumer Agency of Canada's Canadian Financial Literacy Database (847 records)</p>



Resources	Description
Community Financial Counselling Services: Workshops <a href="http://www.debthelpmanitoba.com/other-services/what-we-do-for-you/">http://www.debthelpmanitoba.com/other-services/what-we-do-for-you/</a>	These free workshops in Winnipeg, Manitoba explore how attitudes influence spending & saving habits and credit use. Participants will learn to get better control of their spending habits and gain greater control over their financial lives.
Community Financial Counselling Services: Financial Calculators <a href="http://debthelpmanitoba.com/calc/index.html">http://debthelpmanitoba.com/calc/index.html</a>	A few financial calculators for use to change spending habits, explore debt consolidation, determine a better mortgage payment schedule, learn more about savings, and explore budgeting for students.
Community Volunteer Income Tax Program (CVITP) <a href="http://www.cra-arc.gc.ca/tx/ndvdl/vlntr/clncs/menu-eng.html">http://www.cra-arc.gc.ca/tx/ndvdl/vlntr/clncs/menu-eng.html</a>	This is a list of Volunteer Tax Preparation Clinics offered through a partnership between Canada Revenue Agency and community organizations. Please check for your area to see if there are clinics available. They generally run between February and April.
Credit Counselling Society: Calculators <a href="http://www.nomoredebts.org/learning_credit/calc.html">http://www.nomoredebts.org/learning_credit/calc.html</a>	This website offers financial calculators for several goals: <ul style="list-style-type: none"> <li>• Debt, Loan, Car Payment, &amp; Credit Card;</li> <li>• Interest, Credit Card, &amp; Loan Payment;</li> <li>• Debt Ratio &amp; Loan;</li> <li>• Debt Repayment Strategies to Stop Debt Stress; and,</li> <li>• Savings</li> </ul>
Budget Calculator Spreadsheet: <a href="http://www.mymoneycoach.ca/my_budget/budget-calculator-spreadsheet.html">http://www.mymoneycoach.ca/my_budget/budget-calculator-spreadsheet.html</a>	This free budget calculator spreadsheet is an Excel file you can download to help you work out your budget.
Credit Counselling Society: Online Chat <a href="http://chat.nomoredebts.org/webim/client.php?thread=20220&amp;token=6003941&amp;level=ajaxed">http://chat.nomoredebts.org/webim/client.php?thread=20220&amp;token=6003941&amp;level=ajaxed</a>	This website is to an online chat room where visitors can speak with a financial advisor. It is provided by a registered, non-profit charity called No More Debts.
Credit Counselling Society: Webinars <a href="http://www.mymoneycoach.ca/credit-counselling-society-workshops.html">http://www.mymoneycoach.ca/credit-counselling-society-workshops.html</a>	My Money Coach is a free public service provided by the Credit Counselling Society. They offer a series of free, online workshops or webinars on several financial literacy topics: <ul style="list-style-type: none"> <li>• Couples &amp; Money Matters</li> <li>• Raising Financially Fit Kids</li> <li>• Budgeting 101: 6 Easy Steps to Manage Your Money</li> <li>• Irregular Income</li> </ul>

	<ul style="list-style-type: none"> <li>• Super Simple Savings</li> <li>• Budget Breakers</li> <li>• 75 Ways to Save on Household Expenses</li> <li>• Debt Solutions</li> <li>• Let's Talk Credit</li> <li>• Food and Finance</li> <li>• Organizing Your Finances in 1 Month</li> </ul>
<p>Credit Canada: Debt Solutions  <a href="https://creditcanada.com/free-debt-assessment">https://creditcanada.com/free-debt-assessment</a></p>	<p>Credit Canada Debt Solutions is a non-profit charity that provides services to help people leave debt behind. They offer a free, complete debt assessment to those who apply.</p>
<p>Financial Consumer Agency of Canada: Credit Card Payment Calculator Tool  <a href="http://itools-ioutils.fcac-acfc.gc.ca/CCPC-CPCC/CCPC-CPCC-eng.aspx">http://itools-ioutils.fcac-acfc.gc.ca/CCPC-CPCC/CCPC-CPCC-eng.aspx</a></p>	<p>Financial Consumer Agency of Canada provides a credit card payment calculator tool to help you determine the best payments for your income and needs.</p>
<p>Financial Consumer Agency of Canada: e-Learning Videos  <a href="http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/financialBasics/Pages/elearning-apprligne.aspx">http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/financialBasics/Pages/elearning-apprligne.aspx</a></p>	<p>Financial Consumer Agency of Canada is providing 8 e-Learning videos on financial literacy. The videos cover budgeting, credit, debt, saving and investing, financial planning, and protecting yourself from fraud.</p>
<p>Office of Consumer Affairs: Spending Smarter Tools  <a href="http://www.ic.gc.ca/eic/site/oca-bc.nsf/eng/h_ca02222.html">http://www.ic.gc.ca/eic/site/oca-bc.nsf/eng/h_ca02222.html</a></p>	<p>Industry Canada provides a series of tools and calculators on how to avoid common spending pitfalls and make the most of your money.</p>
<p>Spending Plan Workbook:  <a href="http://abclifeliteracy.ca/files/BookletOne-SpendingPlans-FINAL.pdf">http://abclifeliteracy.ca/files/BookletOne-SpendingPlans-FINAL.pdf</a></p>	<p>This workbook will help you plan how you will spend your money so that you can meet your needs and goals.</p>
<p>Family Financial Literacy:  <a href="http://abclifeliteracy.ca/files/BookletThree-FLForTheFamily-FINAL.pdf">http://abclifeliteracy.ca/files/BookletThree-FLForTheFamily-FINAL.pdf</a></p>	<p>This workbook helps families develop spending plans for parents and children. It also helps families talk about spending, saving, and budgeting.</p>
<p>Money Matters – Cost of Borrowing:  <a href="http://abclifeliteracy.ca/files/MM_Borrowing_Handbook.pdf">http://abclifeliteracy.ca/files/MM_Borrowing_Handbook.pdf</a></p>	<p>This workbook helps you learn about the cost of borrowing money.</p>
<p>Money Matters - Making a Budget:  <a href="http://abclifeliteracy.ca/files/MM_Budget_Handbook.pdf">http://abclifeliteracy.ca/files/MM_Budget_Handbook.pdf</a></p>	<p>This workbook helps walk you through the process of making a budget.</p>
<p>Tracking your Spending:  <a href="http://abclifeliteracy.ca/files/FLW-TrackingYourSpending-web%281%29.pdf">http://abclifeliteracy.ca/files/FLW-TrackingYourSpending-web%281%29.pdf</a></p>	<p>This quick reference sheet has tips to track your spending habits.</p>
<p>Spending Plan Worksheet:  <a href="http://abclifeliteracy.ca/files/FLW-Spending%20Plan%20Worksheet-web%281%29.pdf">http://abclifeliteracy.ca/files/FLW-Spending%20Plan%20Worksheet-web%281%29.pdf</a></p>	<p>This is a worksheet for creating a spending plan.</p>



<p>Tools and calculators:  <a href="http://www.getsmarteraboutmoney.ca/en/tools_and_calculators/calculators/Pages/AllCalculators.aspx#.VNTwhmTF_pA">http://www.getsmarteraboutmoney.ca/en/tools_and_calculators/calculators/Pages/AllCalculators.aspx#.VNTwhmTF_pA</a></p>	<p>This website provides many tools and calculators for retirement planning, credit cards and debt, paying for education, home owning, investing, as well as budget and savings.</p>
<p>Budget Worksheet - Adults:  <a href="http://www.moneyandstuff.info/pdfs/SampleBudgetforAdults.pdf">http://www.moneyandstuff.info/pdfs/SampleBudgetforAdults.pdf</a></p>	<p>This worksheet provides information on budgeting as well as a section to begin filling in your own budget.</p>
<p>Credit Concepts:  <a href="http://www.moneyandstuff.info/lessons/3C_CreditConcepts.pdf">http://www.moneyandstuff.info/lessons/3C_CreditConcepts.pdf</a></p>	<p>This handbook is aimed at teens and new graduates. It provides information about the benefits and pitfalls of credit cards and loans.</p>
<p>Series of financial calculators:  <a href="https://www.nfcc.org/consumer-tools/calculators/">https://www.nfcc.org/consumer-tools/calculators/</a></p>	<p>The National Foundation for Credit Counselling website provides many calculators on financial needs, such as:</p> <ul style="list-style-type: none"> <li>• Automobile loan payment</li> <li>• Budgeting for a baby</li> <li>• Cost of credit</li> <li>• Paying down debt</li> <li>• And several more</li> </ul>
<p>Online Budget Worksheet:  <a href="https://www.nfcc.org/consumer-tools/budget-worksheet/">https://www.nfcc.org/consumer-tools/budget-worksheet/</a></p>	<p>The National Foundation for Credit Counselling is providing an online automatic budget calculator.</p>
<p>Information on how to budget while unemployed:  <a href="http://www.fcac-acfc.gc.ca/Eng/forConsumers/lifeEvents/losingJob/Pages/manYourB-gerSonBu.aspx">http://www.fcac-acfc.gc.ca/Eng/forConsumers/lifeEvents/losingJob/Pages/manYourB-gerSonBu.aspx</a></p>	<p>Financial Consumer Agency of Canada's webpage on managing your budget while unemployed. The page provides useful information on managing your budget as well as a budget calculator.</p>
<p>Checklist of what do to if you lose your job:  <a href="http://www.fcac-acfc.gc.ca/Eng/forConsumers/lifeEvents/losingJob/Pages/checklis-aidememo.aspx">http://www.fcac-acfc.gc.ca/Eng/forConsumers/lifeEvents/losingJob/Pages/checklis-aidememo.aspx</a></p>	<p>The Financial Consumer Agency of Canada website provides a checklist of what you can do if you lose your job to protect your finances. Topics range from EI, job search, insurance, credit counselling, severance package, and more.</p>
<p>Information on credit and loans: <a href="http://www.fcac-acfc.gc.ca/Eng/forConsumers/topics/creditLoans/Pages/home-accueil.aspx">http://www.fcac-acfc.gc.ca/Eng/forConsumers/topics/creditLoans/Pages/home-accueil.aspx</a></p>	<p>The Financial Consumer Agency of Canada webpage discussing need-to-know quick information on credit and loans, such as, good debt vs. bad debt, loans, impact of credit reports, and scores.</p>
<p>Information on personal banking: <a href="http://www.fcac-acfc.gc.ca/Eng/forConsumers/topics/banking/Pages/Personal-Comptesp.aspx">http://www.fcac-acfc.gc.ca/Eng/forConsumers/topics/banking/Pages/Personal-Comptesp.aspx</a></p>	<p>The Financial Consumer Agency of Canada webpage outlining types of accounts, how to open one and what you need to know about debit cards</p>

<p>Account selector tool: <a href="http://itools-iutils.fcac-acfc.gc.ca/STCV-OSVC/acst-osco-eng.aspx?f1=1&amp;f2=1&amp;f4=S7">http://itools-iutils.fcac-acfc.gc.ca/STCV-OSVC/acst-osco-eng.aspx?f1=1&amp;f2=1&amp;f4=S7</a></p>	<p>This is an interactive tool to compare features for different accounts, including monthly fees, interest rates, transaction fees and services. It is provided by the Financial Consumer Agency of Canada.</p>
<p>Tools and calculators: <a href="http://www.fcac-acfc.gc.ca/Eng/resources/toolsCalculators/Pages/home-accueil.aspx">http://www.fcac-acfc.gc.ca/Eng/resources/toolsCalculators/Pages/home-accueil.aspx</a></p>	<p>The Financial Consumer Agency of Canada webpage for tools and calculators, including a financial literacy self-assessment quiz, credit card tools, budget tools, mortgage and financial goal calculators, and more.</p>
<p>Your Financial Toolkit: <a href="http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/ft-of/Pages/trainers-toolkit.aspx">http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/ft-of/Pages/trainers-toolkit.aspx</a></p>	<p>The Financial Consumer Agency of Canada webpage on training for group leaders on how to educate others on financial literacy. Also included are a series of PDF guides and PPT presentations (very bottom, left: <a href="http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/ft-of/Pages/trainers-toolkit-materials.aspx">http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/ft-of/Pages/trainers-toolkit-materials.aspx</a>)</p>
<p>Investment Calculator: <a href="http://www.bankofcanada.ca/rates/related/investment-calculator/?page_moved=1">http://www.bankofcanada.ca/rates/related/investment-calculator/?page_moved=1</a></p>	<p>Bank of Canada webpage providing an investment calculator showing the effect of inflation on investment.</p>
<p>Consumer Materials: <a href="http://practicalmoneyskills.ca/resources/freematerials/consumer/">http://practicalmoneyskills.ca/resources/freematerials/consumer/</a></p>	<p>Practical Money Skills Canada webpage with free downloadable resources such as games, calculators, guidebooks, and brochures to improve financial literacy.</p>
<p>Budget Basics Guidebook: <a href="http://practicalmoneyskills.ca/downloads/pdfs/PMS_Guides_CA_ENG_8.pdf">http://practicalmoneyskills.ca/downloads/pdfs/PMS_Guides_CA_ENG_8.pdf</a></p>	<p>This guidebook from Practical Money Skills Canada walks the user through establishing their budget.</p>
<p>Practical Money Skills Guidebook: <a href="http://practicalmoneyskills.ca/downloads/pdfs/PMS_english_booklet_011714.pdf">http://practicalmoneyskills.ca/downloads/pdfs/PMS_english_booklet_011714.pdf</a></p>	<p>This guidebook from Practical Money Skills Canada provides information on a variety of financial literacy topics, such as, budgeting, saving, opening a bank account, credit, credit cards, and debt.</p>
<p>Free Tax prep: <a href="https://www.acorncanada.org/programs-and-services/financial-literacy-and-free-tax-prep">https://www.acorncanada.org/programs-and-services/financial-literacy-and-free-tax-prep</a></p>	<p>ACORN offices offer financial literacy support and free income tax preparation support. They have offices in Nova Scotia, Gatineau, Ottawa, Hamilton, Toronto, and Vancouver (must contact local offices directly).</p>
<p>New Financial Reality: A Planning Handbook: <a href="http://newfinancialreality.com/downloads/">http://newfinancialreality.com/downloads/</a></p>	<p>Downloadable handbook designed to fit the financial literacy needs of people who have experienced a disability or serious illness, or those who are providing care to someone who has had those experiences.</p>

**Financial Literacy Facilitator Resources:**

<http://prospercanada.org/Resources/Financial-Literacy-Facilitator-Resources.aspx>

Prosper Canada provides a series of resources intended to be used by a facilitator to teach financial literacy. Resources are free and accessible at the provided link.

**Financial Literacy Organizations and Initiatives:**

<http://theccfimap.info>

The Canadian Centre for Financial Literacy map of financial literacy organizations and initiatives across the country.

<https://itools-ioutils.fcac-acfc.gc.ca/RDCV-BRVC/sear-rech-eng.aspx>

Financial Consumer Agency of Canada's Canadian Financial Literacy Database (847 records)

## New Brunswick

Resources	Description
<p>I'm Worth it!: Tips, Strategies and Planning for your Financial Future  <a href="http://0101.nccdn.net/1_5/07d/340/1fb/2013_I-mWorthIt_Guide_EN.pdf">http://0101.nccdn.net/1_5/07d/340/1fb/2013_I-mWorthIt_Guide_EN.pdf</a></p>	<p>A financial resource guide specifically for women. The guide walks readers through setting goals and plans, budgeting, and saving.</p>
<p>Monthly Budget Template  <a href="http://0101.nccdn.net/1_5/07d/340/1fb/Tracking-Budget-Binder-EN.xls">http://0101.nccdn.net/1_5/07d/340/1fb/Tracking-Budget-Binder-EN.xls</a></p>	<p>This Excel spreadsheet is useful for establishing and tracking your budget.</p>
<p>Various resources for financial management  <a href="http://fcnb.ca/resources.html">http://fcnb.ca/resources.html</a></p>	<p>This website contains many resources for individuals to use for financial literacy goals, such as, budgeting, investing, saving, and more.</p>
<p>Community Volunteer Income Tax Program (CVITP)  <a href="http://www.cra-arc.gc.ca/tx/ndvdl/vlntr/clncs/menu-eng.html">http://www.cra-arc.gc.ca/tx/ndvdl/vlntr/clncs/menu-eng.html</a></p>	<p>This is a list of Volunteer Tax Preparation Clinics offered through a partnership between Canada Revenue Agency and community organizations. Please check for your area to see if there are clinics available. They generally run between February and April.</p>
<p>Credit Counselling Society: Calculators  <a href="http://www.nomoredebts.org/learning_credit/calc.html">http://www.nomoredebts.org/learning_credit/calc.html</a></p>	<p>This website offers financial calculators for several goals:</p> <ul style="list-style-type: none"> <li>• Debt, Loan, Car Payment, &amp; Credit Card;</li> <li>• Interest, Credit Card, &amp; Loan Payment;</li> <li>• Debt Ratio &amp; Loan;</li> <li>• Debt Repayment Strategies to Stop Debt Stress; and,</li> <li>• Savings</li> </ul>
<p>Budget Calculator Spreadsheet:  <a href="http://www.mymoneycoach.ca/my_budget/budget-calculator-spreadsheet.html">http://www.mymoneycoach.ca/my_budget/budget-calculator-spreadsheet.html</a></p>	<p>This free budget calculator spreadsheet is an Excel file you can download to help you work out your budget.</p>
<p>Credit Counselling Society: Online Chat  <a href="http://chat.nomoredebts.org/webim/client.php?thread=20220&amp;token=6003941&amp;level=ajaxed">http://chat.nomoredebts.org/webim/client.php?thread=20220&amp;token=6003941&amp;level=ajaxed</a></p>	<p>This website is to an online chat room where visitors can speak with a financial advisor. It is provided by a registered, non-profit charity called No More Debts.</p>
<p>Credit Counselling Society: Webinars  <a href="http://www.mymoneycoach.ca/credit-counselling-society-workshops.html">http://www.mymoneycoach.ca/credit-counselling-society-workshops.html</a></p>	<p>My Money Coach is a free public service provided by the Credit Counselling Society. They offer a series of free, online workshops or webinars on several financial literacy topics:</p> <ul style="list-style-type: none"> <li>• Couples &amp; Money Matters</li> <li>• Raising Financially Fit Kids</li> <li>• Budgeting 101: 6 Easy Steps to Manage Your Money</li> <li>• Irregular Income</li> </ul>

	<ul style="list-style-type: none"> <li>• Super Simple Savings</li> <li>• Budget Breakers</li> <li>• 75 Ways to Save on Household Expenses</li> <li>• Debt Solutions</li> <li>• Let's Talk Credit</li> <li>• Food and Finance</li> <li>• Organizing Your Finances in 1 Month</li> </ul>
<p>Credit Canada: Debt Solutions  <a href="https://creditcanada.com/free-debt-assessment">https://creditcanada.com/free-debt-assessment</a></p>	<p>Credit Canada Debt Solutions is a non-profit charity that provides services to help people leave debt behind. They offer a free, complete debt assessment to those who apply.</p>
<p>Financial Consumer Agency of Canada: Credit Card Payment Calculator Tool  <a href="http://itools-ioutils.fcac-acfc.gc.ca/CCPC-CPCC/CCPC-CPCC-eng.aspx">http://itools-ioutils.fcac-acfc.gc.ca/CCPC-CPCC/CCPC-CPCC-eng.aspx</a></p>	<p>Financial Consumer Agency of Canada provides a credit card payment calculator tool to help you determine the best payments for your income and needs.</p>
<p>Financial Consumer Agency of Canada: e-Learning Videos  <a href="http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/financialBasics/Pages/elearning-apprligne.aspx">http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/financialBasics/Pages/elearning-apprligne.aspx</a></p>	<p>Financial Consumer Agency of Canada is providing 8 e-Learning videos on financial literacy. The videos cover budgeting, credit, debt, saving and investing, financial planning, and protecting yourself from fraud.</p>
<p>Office of Consumer Affairs: Spending Smarter Tools  <a href="http://www.ic.gc.ca/eic/site/oca-bc.nsf/eng/h_ca02222.html">http://www.ic.gc.ca/eic/site/oca-bc.nsf/eng/h_ca02222.html</a></p>	<p>Industry Canada provides a series of tools and calculators on how to avoid common spending pitfalls and make the most of your money.</p>
<p>Spending Plan Workbook:  <a href="http://abclifeliteracy.ca/files/BookletOne-SpendingPlans-FINAL.pdf">http://abclifeliteracy.ca/files/BookletOne-SpendingPlans-FINAL.pdf</a></p>	<p>This workbook will help you plan how you will spend your money so that you can meet your needs and goals.</p>
<p>Family Financial Literacy:  <a href="http://abclifeliteracy.ca/files/BookletThree-FLForTheFamily-FINAL.pdf">http://abclifeliteracy.ca/files/BookletThree-FLForTheFamily-FINAL.pdf</a></p>	<p>This workbook helps families develop spending plans for parents and children. It also helps families talk about spending, saving, and budgeting.</p>
<p>Money Matters – Cost of Borrowing:  <a href="http://abclifeliteracy.ca/files/MM_Borrowing_Handbook.pdf">http://abclifeliteracy.ca/files/MM_Borrowing_Handbook.pdf</a></p>	<p>This workbook helps you learn about the cost of borrowing money.</p>
<p>Money Matters - Making a Budget:  <a href="http://abclifeliteracy.ca/files/MM_Budget_Handbook.pdf">http://abclifeliteracy.ca/files/MM_Budget_Handbook.pdf</a></p>	<p>This workbook helps walk you through the process of making a budget.</p>
<p>Tracking your Spending:  <a href="http://abclifeliteracy.ca/files/FLW-TrackingYourSpending-web%281%29.pdf">http://abclifeliteracy.ca/files/FLW-TrackingYourSpending-web%281%29.pdf</a></p>	<p>This quick reference sheet has tips to track your spending habits.</p>
<p>Spending Plan Worksheet:  <a href="http://abclifeliteracy.ca/files/FLW-Spending%20Plan%20Worksheet-web%281%29.pdf">http://abclifeliteracy.ca/files/FLW-Spending%20Plan%20Worksheet-web%281%29.pdf</a></p>	<p>This is a worksheet for creating a spending plan.</p>

<p>Tools and calculators:  <a href="http://www.getsmarteraboutmoney.ca/en/tools_and_calculators/calculators/Pages/AllCalculators.aspx#.VNTwhmTF_pA">http://www.getsmarteraboutmoney.ca/en/tools_and_calculators/calculators/Pages/AllCalculators.aspx#.VNTwhmTF_pA</a></p>	<p>This website provides many tools and calculators for retirement planning, credit cards and debt, paying for education, home owning, investing, as well as budget and savings.</p>
<p>Budget Worksheet - Adults:  <a href="http://www.moneyandstuff.info/pdfs/SampleBudgetforAdults.pdf">http://www.moneyandstuff.info/pdfs/SampleBudgetforAdults.pdf</a></p>	<p>This worksheet provides information on budgeting as well as a section to begin filling in your own budget.</p>
<p>Credit Concepts:  <a href="http://www.moneyandstuff.info/lessons/3C_CreditConcepts.pdf">http://www.moneyandstuff.info/lessons/3C_CreditConcepts.pdf</a></p>	<p>This handbook is aimed at teens and new graduates. It provides information about the benefits and pitfalls of credit cards and loans.</p>
<p>Series of financial calculators:  <a href="https://www.nfcc.org/consumer-tools/calculators/">https://www.nfcc.org/consumer-tools/calculators/</a></p>	<p>The National Foundation for Credit Counselling website provides many calculators on financial needs, such as:</p> <ul style="list-style-type: none"> <li>• Automobile loan payment</li> <li>• Budgeting for a baby</li> <li>• Cost of credit</li> <li>• Paying down debt</li> <li>• And several more</li> </ul>
<p>Online Budget Worksheet:  <a href="https://www.nfcc.org/consumer-tools/budget-worksheet/">https://www.nfcc.org/consumer-tools/budget-worksheet/</a></p>	<p>The National Foundation for Credit Counselling is providing an online automatic budget calculator.</p>
<p>Information on how to budget while unemployed:  <a href="http://www.fcac-acfc.gc.ca/Eng/forConsumers/lifeEvents/losingJob/Pages/manYourB-gerSonBu.aspx">http://www.fcac-acfc.gc.ca/Eng/forConsumers/lifeEvents/losingJob/Pages/manYourB-gerSonBu.aspx</a></p>	<p>Financial Consumer Agency of Canada's webpage on managing your budget while unemployed. The page provides useful information on managing your budget as well as a budget calculator.</p>
<p>Checklist of what do to if you lose your job:  <a href="http://www.fcac-acfc.gc.ca/Eng/forConsumers/lifeEvents/losingJob/Pages/checklis-aidememo.aspx">http://www.fcac-acfc.gc.ca/Eng/forConsumers/lifeEvents/losingJob/Pages/checklis-aidememo.aspx</a></p>	<p>The Financial Consumer Agency of Canada website provides a checklist of what you can do if you lose your job to protect your finances. Topics range from EI, job search, insurance, credit counselling, severance package, and more.</p>
<p>Information on credit and loans: <a href="http://www.fcac-acfc.gc.ca/Eng/forConsumers/topics/creditLoans/Pages/home-accueil.aspx">http://www.fcac-acfc.gc.ca/Eng/forConsumers/topics/creditLoans/Pages/home-accueil.aspx</a></p>	<p>The Financial Consumer Agency of Canada webpage discussing need-to-know quick information on credit and loans, such as, good debt vs. bad debt, loans, impact of credit reports, and scores.</p>
<p>Information on personal banking: <a href="http://www.fcac-acfc.gc.ca/Eng/forConsumers/topics/banking/Pages/Personal-Comptesp.aspx">http://www.fcac-acfc.gc.ca/Eng/forConsumers/topics/banking/Pages/Personal-Comptesp.aspx</a></p>	<p>The Financial Consumer Agency of Canada webpage outlining types of accounts, how to open one and what you need to know about debit cards.</p>

<p>Account selector tool: <a href="http://itools-ioutils.fcac-acfc.gc.ca/STCV-OSVC/acst-osco-eng.aspx?f1=1&amp;f2=1&amp;f4=S7">http://itools-ioutils.fcac-acfc.gc.ca/STCV-OSVC/acst-osco-eng.aspx?f1=1&amp;f2=1&amp;f4=S7</a></p>	<p>This is an interactive tool to compare features for different accounts, including monthly fees, interest rates, transaction fees and services. It is provided by the Financial Consumer Agency of Canada.</p>
<p>Tools and calculators: <a href="http://www.fcac-acfc.gc.ca/Eng/resources/toolsCalculators/Pages/home-accueil.aspx">http://www.fcac-acfc.gc.ca/Eng/resources/toolsCalculators/Pages/home-accueil.aspx</a></p>	<p>The Financial Consumer Agency of Canada webpage for tools and calculators, including a financial literacy self-assessment quiz, credit card tools, budget tools, mortgage and financial goal calculators, and more.</p>
<p>Your Financial Toolkit: <a href="http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/ft-of/Pages/trainers-toolkit.aspx">http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/ft-of/Pages/trainers-toolkit.aspx</a></p>	<p>The Financial Consumer Agency of Canada webpage on training for group leaders on how to educate others on financial literacy. Also included are a series of PDF guides and PPT presentations (very bottom, left: <a href="http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/ft-of/Pages/trainers-toolkit-materials.aspx">http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/ft-of/Pages/trainers-toolkit-materials.aspx</a>)</p>
<p>Investment Calculator: <a href="http://www.bankofcanada.ca/rates/related/investment-calculator/?page_moved=1">http://www.bankofcanada.ca/rates/related/investment-calculator/?page_moved=1</a></p>	<p>Bank of Canada webpage providing an investment calculator showing the effect of inflation on investment.</p>
<p>Consumer Materials: <a href="http://practicalmoneyskills.ca/resources/freematerials/consumer/">http://practicalmoneyskills.ca/resources/freematerials/consumer/</a></p>	<p>Practical Money Skills Canada webpage with free downloadable resources such as games, calculators, guidebooks, and brochures to improve financial literacy.</p>
<p>Budget Basics Guidebook: <a href="http://practicalmoneyskills.ca/downloads/pdfs/PMS_Guides_CA_ENG_8.pdf">http://practicalmoneyskills.ca/downloads/pdfs/PMS_Guides_CA_ENG_8.pdf</a></p>	<p>This guidebook from Practical Money Skills Canada walks the user through establishing their budget.</p>
<p>Practical Money Skills Guidebook: <a href="http://practicalmoneyskills.ca/downloads/pdfs/PMS_english_booklet_011714.pdf">http://practicalmoneyskills.ca/downloads/pdfs/PMS_english_booklet_011714.pdf</a></p>	<p>This guidebook from Practical Money Skills Canada provides information on a variety of financial literacy topics, such as, budgeting, saving, opening a bank account, credit, credit cards, and debt.</p>
<p>Free Tax prep: <a href="https://www.acorncanada.org/programs-and-services/financial-literacy-and-free-tax-prep">https://www.acorncanada.org/programs-and-services/financial-literacy-and-free-tax-prep</a></p>	<p>ACORN offices offer financial literacy support and free income tax preparation support. They have offices in Nova Scotia, Gatineau, Ottawa, Hamilton, Toronto, and Vancouver (must contact local offices directly)</p>
<p>New Financial Reality: A Planning Handbook: <a href="http://newfinancialreality.com/downloads/">http://newfinancialreality.com/downloads/</a></p>	<p>Downloadable handbook designed to fit the financial literacy needs of people who have experienced a disability or serious illness, or those who are providing care to someone who has had those experiences.</p>

<p>Financial Literacy Facilitator Resources: <a href="http://prospercanada.org/Resources/Financial-Literacy-Facilitator-Resources.aspx">http://prospercanada.org/Resources/Financial-Literacy-Facilitator-Resources.aspx</a></p>	<p>Prosper Canada provides a series of resources intended to be used by a facilitator to teach financial literacy. Resources are free and accessible at the provided link.</p>
<p>Financial Literacy Organizations and Initiatives: <a href="http://theccfimap.info">http://theccfimap.info</a></p>	<p>The Canadian Centre for Financial Literacy map of financial literacy organizations and initiatives across the country.</p>
<p><a href="https://itools-ioutils.fcac-acfc.gc.ca/RDCV-BRVC/sear-rech-eng.aspx">https://itools-ioutils.fcac-acfc.gc.ca/RDCV-BRVC/sear-rech-eng.aspx</a></p>	<p>Financial Consumer Agency of Canada's Canadian Financial Literacy Database (847 records).</p>



## Newfoundland & Labrador

Resources	Description
Reference Sheet: 50 ways to save 50 cents a day: <a href="http://communitysector.nl.ca/sites/default/files/dwd/DWD%20Handout%20-%2050%20Cents.pdf">http://communitysector.nl.ca/sites/default/files/dwd/DWD%20Handout%20-%2050%20Cents.pdf</a>	A handy reference sheet full of useful ways of saving money and living more frugally.
Understand your credit rating: <a href="http://communitysector.nl.ca/sites/default/files/dwd/DWD%20Handout%20-%20Credit%20Report.pdf">http://communitysector.nl.ca/sites/default/files/dwd/DWD%20Handout%20-%20Credit%20Report.pdf</a>	A brief guide to understanding different credit ratings.
Know your consumer rights! <a href="http://communitysector.nl.ca/sites/default/files/dwd/CollectionAgencies.2013.LP.pdf">http://communitysector.nl.ca/sites/default/files/dwd/CollectionAgencies.2013.LP.pdf</a>	A brief NL guide explaining consumer rights in the case of Collection Agency involvement.
Personal Expenses Worksheet: <a href="http://www.ccsnl.ca/images/pdf/Personal-Expenses-Worksheet.pdf">http://www.ccsnl.ca/images/pdf/Personal-Expenses-Worksheet.pdf</a>	A brief worksheet with a listing activity for personal and household expenses to identify and track your spending.
Community Volunteer Income Tax Program (CVITP) <a href="http://www.cra-arc.gc.ca/tx/ndvdl/vlntr/clncs/menu-eng.html">http://www.cra-arc.gc.ca/tx/ndvdl/vlntr/clncs/menu-eng.html</a>	This is a list of Volunteer Tax Preparation Clinics offered through a partnership between Canada Revenue Agency and community organizations. Please check for your area to see if there are clinics available. They generally run between February and April.
Credit Counselling Society: Calculators <a href="http://www.nomoredebts.org/learning_credit/calc.html">http://www.nomoredebts.org/learning_credit/calc.html</a>	This website offers financial calculators for several goals: <ul style="list-style-type: none"> <li>• Debt, Loan, Car Payment, &amp; Credit Card;</li> <li>• Interest, Credit Card, &amp; Loan Payment;</li> <li>• Debt Ratio &amp; Loan;</li> <li>• Debt Repayment Strategies to Stop Debt Stress; and,</li> <li>• Savings.</li> </ul>
Budget Calculator Spreadsheet: <a href="http://www.mymoneycoach.ca/my_budget/budget-calculator-spreadsheet.html">http://www.mymoneycoach.ca/my_budget/budget-calculator-spreadsheet.html</a>	This free budget calculator spreadsheet is an Excel file you can download to help you work out your budget.
Credit Counselling Society: Online Chat <a href="http://chat.nomoredebts.org/webim/client.php?thread=20220&amp;token=6003941&amp;level=ajaxed">http://chat.nomoredebts.org/webim/client.php?thread=20220&amp;token=6003941&amp;level=ajaxed</a>	This website is to an online chat room where visitors can speak with a financial advisor. It is provided by a registered, non-profit charity called No More Debts.
Credit Counselling Society: Webinars <a href="http://www.mymoneycoach.ca/credit-counselling-society-workshops.html">http://www.mymoneycoach.ca/credit-counselling-society-workshops.html</a>	My Money Coach is a free public service provided by the Credit Counselling Society. They offer a series of free, online workshops or webinars on several financial literacy topics: <ul style="list-style-type: none"> <li>• Couples &amp; Money Matters</li> <li>• Raising Financially Fit Kids</li> <li>• Budgeting 101: 6 Easy Steps to Manage</li> </ul>

	<p><b>Your Money</b></p> <ul style="list-style-type: none"> <li>• Irregular Income</li> <li>• Super Simple Savings</li> <li>• Budget Breakers</li> <li>• 75 Ways to Save on Household Expenses</li> <li>• Debt Solutions</li> <li>• Let's Talk Credit</li> <li>• Food and Finance</li> <li>• Organizing Your Finances in 1 Month</li> </ul>
<p>Credit Canada: Debt Solutions  <a href="https://creditcanada.com/free-debt-assessment">https://creditcanada.com/free-debt-assessment</a></p>	<p>Credit Canada Debt Solutions is a non-profit charity that provides services to help people leave debt behind. They offer a free, complete debt assessment to those who apply.</p>
<p>Financial Consumer Agency of Canada: Credit Card Payment Calculator Tool  <a href="http://itools-ioutils.fcac-acfc.gc.ca/CCPC-CPCC/CCPC-CPCC-eng.aspx">http://itools-ioutils.fcac-acfc.gc.ca/CCPC-CPCC/CCPC-CPCC-eng.aspx</a></p>	<p>Financial Consumer Agency of Canada provides a credit card payment calculator tool to help you determine the best payments for your income and needs.</p>
<p>Financial Consumer Agency of Canada: e-Learning Videos  <a href="http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/financialBasics/Pages/elearning-appligne.aspx">http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/financialBasics/Pages/elearning-appligne.aspx</a></p>	<p>Financial Consumer Agency of Canada is providing 8 e-Learning videos on financial literacy. The videos cover budgeting, credit, debt, saving and investing, financial planning, and protecting yourself from fraud.</p>
<p>Office of Consumer Affairs: Spending Smarter Tools  <a href="http://www.ic.gc.ca/eic/site/oca-bc.nsf/eng/h_ca02222.html">http://www.ic.gc.ca/eic/site/oca-bc.nsf/eng/h_ca02222.html</a></p>	<p>Industry Canada provides a series of tools and calculators on how to avoid common spending pitfalls and make the most of your money.</p>
<p>Spending Plan Workbook:  <a href="http://abclifliteracy.ca/files/BookletOne-SpendingPlans-FINAL.pdf">http://abclifliteracy.ca/files/BookletOne-SpendingPlans-FINAL.pdf</a></p>	<p>This workbook will help you plan how you will spend your money so that you can meet your needs and goals.</p>
<p>Family Financial Literacy:  <a href="http://abclifliteracy.ca/files/BookletThree-FLForTheFamily-FINAL.pdf">http://abclifliteracy.ca/files/BookletThree-FLForTheFamily-FINAL.pdf</a></p>	<p>This workbook helps families develop spending plans for parents and children. It also helps families talk about spending, saving, and budgeting.</p>
<p>Money Matters – Cost of Borrowing:  <a href="http://abclifliteracy.ca/files/MM_Borrowing_Handbook.pdf">http://abclifliteracy.ca/files/MM_Borrowing_Handbook.pdf</a></p>	<p>This workbook helps you learn about the cost of borrowing money.</p>
<p>Money Matters - Making a Budget:  <a href="http://abclifliteracy.ca/files/MM_Budget_Handbook.pdf">http://abclifliteracy.ca/files/MM_Budget_Handbook.pdf</a></p>	<p>This workbook helps walk you through the process of making a budget.</p>
<p>Tracking your Spending:  <a href="http://abclifliteracy.ca/files/FLW-TrackingYourSpending-web%281%29.pdf">http://abclifliteracy.ca/files/FLW-TrackingYourSpending-web%281%29.pdf</a></p>	<p>This quick reference sheet has tips to track your spending habits.</p>
<p>Spending Plan Worksheet:  <a href="http://abclifliteracy.ca/files/FLW-Spending%20Plan%20Worksheet-web%281%29.pdf">http://abclifliteracy.ca/files/FLW-Spending%20Plan%20Worksheet-web%281%29.pdf</a></p>	<p>This is a worksheet for creating a spending plan.</p>

<p>Tools and calculators:  <a href="http://www.getsmarteraboutmoney.ca/en/tools_and_calculators/calculators/Pages/AllCalculators.aspx#.VNTwhmTF_pA">http://www.getsmarteraboutmoney.ca/en/tools_and_calculators/calculators/Pages/AllCalculators.aspx#.VNTwhmTF_pA</a></p>	<p>This website provides many tools and calculators for retirement planning, credit cards and debt, paying for education, home owning, investing, as well as budget and savings.</p>
<p>Budget Worksheet - Adults:  <a href="http://www.moneyandstuff.info/pdfs/SampleBudgetforAdults.pdf">http://www.moneyandstuff.info/pdfs/SampleBudgetforAdults.pdf</a></p>	<p>This worksheet provides information on budgeting as well as a section to begin filling in your own budget.</p>
<p>Credit Concepts:  <a href="http://www.moneyandstuff.info/lessons/3C_CreditConcepts.pdf">http://www.moneyandstuff.info/lessons/3C_CreditConcepts.pdf</a></p>	<p>This handbook is aimed at teens and new graduates. It provides information about the benefits and pitfalls of credit cards and loans.</p>
<p>Series of financial calculators:  <a href="https://www.nfcc.org/consumer-tools/calculators/">https://www.nfcc.org/consumer-tools/calculators/</a></p>	<p>The National Foundation for Credit Counselling website provides many calculators on financial needs, such as:</p> <ul style="list-style-type: none"> <li>• Automobile loan payment</li> <li>• Budgeting for a baby</li> <li>• Cost of credit</li> <li>• Paying down debt</li> <li>• And several more</li> </ul>
<p>Online Budget Worksheet:  <a href="https://www.nfcc.org/consumer-tools/budget-worksheet/">https://www.nfcc.org/consumer-tools/budget-worksheet/</a></p>	<p>The National Foundation for Credit Counselling is providing an online automatic budget calculator.</p>
<p>Information on how to budget while unemployed:  <a href="http://www.fcac-acfc.gc.ca/Eng/forConsumers/lifeEvents/losingJob/Pages/manYourB-gerSonBu.aspx">http://www.fcac-acfc.gc.ca/Eng/forConsumers/lifeEvents/losingJob/Pages/manYourB-gerSonBu.aspx</a></p>	<p>Financial Consumer Agency of Canada's webpage on managing your budget while unemployed. The page provides useful information on managing your budget as well as a budget calculator.</p>
<p>Checklist of what do to if you lose your job:  <a href="http://www.fcac-acfc.gc.ca/Eng/forConsumers/lifeEvents/losingJob/Pages/s/checklis-aidememo.aspx">http://www.fcac-acfc.gc.ca/Eng/forConsumers/lifeEvents/losingJob/Pages/s/checklis-aidememo.aspx</a></p>	<p>The Financial Consumer Agency of Canada website provides a checklist of what you can do if you lose your job to protect your finances. Topics range from EI, job search, insurance, credit counselling, severance package, and more.</p>
<p>Information on credit and loans: <a href="http://www.fcac-acfc.gc.ca/Eng/forConsumers/topics/creditLoans/Pages/home-accueil.aspx">http://www.fcac-acfc.gc.ca/Eng/forConsumers/topics/creditLoans/Pages/home-accueil.aspx</a></p>	<p>The Financial Consumer Agency of Canada webpage discussing need-to-know quick information on credit and loans, such as, good debt vs. bad debt, loans, impact of credit reports, and scores.</p>
<p>Information on personal banking: <a href="http://www.fcac-acfc.gc.ca/Eng/forConsumers/topics/banking/Pages/Personal-Comptesp.aspx">http://www.fcac-acfc.gc.ca/Eng/forConsumers/topics/banking/Pages/Personal-Comptesp.aspx</a></p>	<p>The Financial Consumer Agency of Canada webpage outlining types of accounts, how to open one and what you need to know about debit cards.</p>

<p>Account selector tool: <a href="http://itools-ioutils.fcac-acfc.gc.ca/STCV-OSVC/acst-osco-eng.aspx?f1=1&amp;f2=1&amp;f4=S7">http://itools-ioutils.fcac-acfc.gc.ca/STCV-OSVC/acst-osco-eng.aspx?f1=1&amp;f2=1&amp;f4=S7</a></p>	<p>This is an interactive tool to compare features for different accounts, including monthly fees, interest rates, transaction fees and services. It is provided by the Financial Consumer Agency of Canada.</p>
<p>Tools and calculators: <a href="http://www.fcac-acfc.gc.ca/Eng/resources/toolsCalculators/Pages/home-accueil.aspx">http://www.fcac-acfc.gc.ca/Eng/resources/toolsCalculators/Pages/home-accueil.aspx</a></p>	<p>The Financial Consumer Agency of Canada webpage for tools and calculators, including a financial literacy self-assessment quiz, credit card tools, budget tools, mortgage and financial goal calculators, and more.</p>
<p>Your Financial Toolkit: <a href="http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/ft-of/Pages/trainers-toolkit.aspx">http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/ft-of/Pages/trainers-toolkit.aspx</a></p>	<p>The Financial Consumer Agency of Canada webpage on training for group leaders on how to educate others on financial literacy. Also included are a series of PDF guides and PPT presentations (very bottom, left: <a href="http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/ft-of/Pages/trainers-toolkit-materials.aspx">http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/ft-of/Pages/trainers-toolkit-materials.aspx</a>)</p>
<p>Investment Calculator: <a href="http://www.bankofcanada.ca/rates/related/investment-calculator/?page_moved=1">http://www.bankofcanada.ca/rates/related/investment-calculator/?page_moved=1</a></p>	<p>Bank of Canada webpage providing an investment calculator showing the effect of inflation on investment.</p>
<p>Consumer Materials: <a href="http://practicalmoneyskills.ca/resources/freematerials/consumer/">http://practicalmoneyskills.ca/resources/freematerials/consumer/</a></p>	<p>Practical Money Skills Canada webpage with free downloadable resources such as games, calculators, guidebooks, and brochures to improve financial literacy.</p>
<p>Budget Basics Guidebook: <a href="http://practicalmoneyskills.ca/downloads/pdfs/PMS_Guides_CA_ENG_8.pdf">http://practicalmoneyskills.ca/downloads/pdfs/PMS_Guides_CA_ENG_8.pdf</a></p>	<p>This guidebook from Practical Money Skills Canada walks the user through establishing their budget.</p>
<p>Practical Money Skills Guidebook: <a href="http://practicalmoneyskills.ca/downloads/pdfs/PMS_english_booklet_011714.pdf">http://practicalmoneyskills.ca/downloads/pdfs/PMS_english_booklet_011714.pdf</a></p>	<p>This guidebook from Practical Money Skills Canada provides information on a variety of financial literacy topics, such as, budgeting, saving, opening a bank account, credit, credit cards, and debt.</p>
<p>Free Tax prep: <a href="https://www.acorncanada.org/programs-and-services/financial-literacy-and-free-tax-prep">https://www.acorncanada.org/programs-and-services/financial-literacy-and-free-tax-prep</a></p>	<p>ACORN offices offer financial literacy support and free income tax preparation support. They have offices in Nova Scotia, Gatineau, Ottawa, Hamilton, Toronto, and Vancouver (must contact local offices directly).</p>
<p>New Financial Reality: A Planning Handbook: <a href="http://newfinancialreality.com/downloads/">http://newfinancialreality.com/downloads/</a></p>	<p>Downloadable handbook designed to fit the financial literacy needs of people who have experienced a disability or serious illness, or those who are providing care to someone who has had those experiences.</p>

**Financial Literacy Facilitator Resources:**

<http://prospercanada.org/Resources/Financial-Literacy-Facilitator-Resources.aspx>

Prosper Canada provides a series of resources intended to be used by a facilitator to teach financial literacy. Resources are free and accessible at the provided link.

**Financial Literacy Organizations and Initiatives:**

<http://theccfimap.info>

The Canadian Centre for Financial Literacy map of financial literacy organizations and initiatives across the country.

<https://itools-ioutils.fcac-acfc.gc.ca/RDCV-BRVC/sear-rech-eng.aspx>

Financial Consumer Agency of Canada's Canadian Financial Literacy Database (847 records).

## Nova Scotia

Resources	Description
<p>CEED: Canadian Centre for Financial Literacy program in Nova Scotia: If you are a not-for-profit organization interested in providing financial literacy training to your clients, please contact Angela Taylor at <a href="mailto:ataylor@ceed.ca">ataylor@ceed.ca</a> for more information. Website: <a href="http://ceed.ca/engage-youth/financial-literacy-training/">http://ceed.ca/engage-youth/financial-literacy-training/</a></p>	<p>CEED offers financial literacy training for free to non-profits to then teach their clients about banking, budgeting, savings, credit reporting, income, and taxes.</p>
<p>Community Volunteer Income Tax Program (CVITP) <a href="http://www.cra-arc.gc.ca/tx/ndvdl/vlnt/cncls/menu-eng.html">http://www.cra-arc.gc.ca/tx/ndvdl/vlnt/cncls/menu-eng.html</a></p>	<p>This is a list of Volunteer Tax Preparation Clinics offered through a partnership between Canada Revenue Agency and community organizations. Please check for your area to see if there are clinics available. They generally run between February and April.</p>
<p>Credit Counselling Society: Calculators <a href="http://www.nomoredebts.org/learning_credit/calc.html">http://www.nomoredebts.org/learning_credit/calc.html</a></p>	<p>This website offers financial calculators for several goals:</p> <ul style="list-style-type: none"> <li>• Debt, Loan, Car Payment, &amp; Credit Card;</li> <li>• Interest, Credit Card, &amp; Loan Payment;</li> <li>• Debt Ratio &amp; Loan;</li> <li>• Debt Repayment Strategies to Stop Debt Stress; and,</li> <li>• Savings.</li> </ul>
<p>Budget Calculator Spreadsheet: <a href="http://www.mymoneycoach.ca/my_budget/budget-calculator-spreadsheet.html">http://www.mymoneycoach.ca/my_budget/budget-calculator-spreadsheet.html</a></p>	<p>This free budget calculator spreadsheet is an Excel file you can download to help you work out your budget.</p>
<p>Credit Counselling Society: Online Chat <a href="http://chat.nomoredebts.org/webim/client.php?thread=20220&amp;token=6003941&amp;level=ajaxed">http://chat.nomoredebts.org/webim/client.php?thread=20220&amp;token=6003941&amp;level=ajaxed</a></p>	<p>This website is to an online chat room where visitors can speak with a financial advisor. It is provided by a registered, non-profit charity called No More Debts.</p>
<p>Credit Counselling Society: Webinars <a href="http://www.mymoneycoach.ca/credit-counselling-society-workshops.html">http://www.mymoneycoach.ca/credit-counselling-society-workshops.html</a></p>	<p>My Money Coach is a free public service provided by the Credit Counselling Society. They offer a series of free, online workshops or webinars on several financial literacy topics:</p> <ul style="list-style-type: none"> <li>• Couples &amp; Money Matters</li> <li>• Raising Financially Fit Kids</li> <li>• Budgeting 101: 6 Easy Steps to Manage Your Money</li> <li>• Irregular Income</li> <li>• Super Simple Savings</li> <li>• Budget Breakers</li> <li>• 75 Ways to Save on Household Expenses</li> <li>• Debt Solutions</li> <li>• Let's Talk Credit</li> </ul>

	<ul style="list-style-type: none"> <li>• Food and Finance</li> <li>• Organizing Your Finances in 1 Month</li> </ul>
<p>Credit Canada: Debt Solutions  <a href="https://creditcanada.com/free-debt-assessment">https://creditcanada.com/free-debt-assessment</a></p>	<p>Credit Canada Debt Solutions is a non-profit charity that provides services to help people leave debt behind. They offer a free, complete debt assessment to those who apply.</p>
<p>Financial Consumer Agency of Canada: Credit Card Payment Calculator Tool  <a href="http://itools-ioutils.fcac-acfc.gc.ca/CCPC-CPCC/CCPC-CPCC-eng.aspx">http://itools-ioutils.fcac-acfc.gc.ca/CCPC-CPCC/CCPC-CPCC-eng.aspx</a></p>	<p>Financial Consumer Agency of Canada provides a credit card payment calculator tool to help you determine the best payments for your income and needs.</p>
<p>Financial Consumer Agency of Canada: e-Learning Videos  <a href="http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/financialBasics/Pages/elearning-apprligne.aspx">http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/financialBasics/Pages/elearning-apprligne.aspx</a></p>	<p>Financial Consumer Agency of Canada is providing 8 e-Learning videos on financial literacy. The videos cover budgeting, credit, debt, saving and investing, financial planning, and protecting yourself from fraud.</p>
<p>Office of Consumer Affairs: Spending Smarter Tools  <a href="http://www.ic.gc.ca/eic/site/oca-bc.nsf/eng/h_ca02222.html">http://www.ic.gc.ca/eic/site/oca-bc.nsf/eng/h_ca02222.html</a></p>	<p>Industry Canada provides a series of tools and calculators on how to avoid common spending pitfalls and make the most of your money.</p>
<p>Spending Plan Workbook:  <a href="http://abclifeliteracy.ca/files/BookletOne-SpendingPlans-FINAL.pdf">http://abclifeliteracy.ca/files/BookletOne-SpendingPlans-FINAL.pdf</a></p>	<p>This workbook will help you plan how you will spend your money so that you can meet your needs and goals.</p>
<p>Family Financial Literacy:  <a href="http://abclifeliteracy.ca/files/BookletThree-FLForTheFamily-FINAL.pdf">http://abclifeliteracy.ca/files/BookletThree-FLForTheFamily-FINAL.pdf</a></p>	<p>This workbook helps families develop spending plans for parents and children. It also helps families talk about spending, saving, and budgeting.</p>
<p>Money Matters – Cost of Borrowing:  <a href="http://abclifeliteracy.ca/files/MM_Borrowing_Handbook.pdf">http://abclifeliteracy.ca/files/MM_Borrowing_Handbook.pdf</a></p>	<p>This workbook helps you learn about the cost of borrowing money.</p>
<p>Money Matters - Making a Budget:  <a href="http://abclifeliteracy.ca/files/MM_Budget_Handbook.pdf">http://abclifeliteracy.ca/files/MM_Budget_Handbook.pdf</a></p>	<p>This workbook helps walk you through the process of making a budget.</p>
<p>Tracking your Spending:  <a href="http://abclifeliteracy.ca/files/FLW-TrackingYourSpending-web%281%29.pdf">http://abclifeliteracy.ca/files/FLW-TrackingYourSpending-web%281%29.pdf</a></p>	<p>This quick reference sheet has tips to track your spending habits.</p>
<p>Spending Plan Worksheet:  <a href="http://abclifeliteracy.ca/files/FLW-Spending%20Plan%20Worksheet-web%281%29.pdf">http://abclifeliteracy.ca/files/FLW-Spending%20Plan%20Worksheet-web%281%29.pdf</a></p>	<p>This is a worksheet for creating a spending plan.</p>
<p>Tools and calculators:  <a href="http://www.getsmarteraboutmoney.ca/en/tools_and_calculators/calculators/Pages/AllCalculators.aspx#.VNTwhmTF_pA">http://www.getsmarteraboutmoney.ca/en/tools_and_calculators/calculators/Pages/AllCalculators.aspx#.VNTwhmTF_pA</a></p>	<p>This website provides many tools and calculators for retirement planning, credit cards and debt, paying for education, home owning, investing, as well as budget and savings.</p>

<p>Budget Worksheet - Adults:  <a href="http://www.moneyandstuff.info/pdfs/SampleBudgetforAdults.pdf">http://www.moneyandstuff.info/pdfs/SampleBudgetforAdults.pdf</a></p>	<p>This worksheet provides information on budgeting as well as a section to begin filling in your own budget.</p>
<p>Credit Concepts:  <a href="http://www.moneyandstuff.info/lessons/3C_CreditConcepts.pdf">http://www.moneyandstuff.info/lessons/3C_CreditConcepts.pdf</a></p>	<p>This handbook is aimed at teens and new graduates. It provides information about the benefits and pitfalls of credit cards and loans.</p>
<p>Series of financial calculators:  <a href="https://www.nfcc.org/consumer-tools/calculators/">https://www.nfcc.org/consumer-tools/calculators/</a></p>	<p>The National Foundation for Credit Counselling website provides many calculators on financial needs, such as:</p> <ul style="list-style-type: none"> <li>• Automobile loan payment</li> <li>• Budgeting for a baby</li> <li>• Cost of credit</li> <li>• Paying down debt</li> <li>• And several more.</li> </ul>
<p>Online Budget Worksheet:  <a href="https://www.nfcc.org/consumer-tools/budget-worksheet/">https://www.nfcc.org/consumer-tools/budget-worksheet/</a></p>	<p>The National Foundation for Credit Counselling is providing an online automatic budget calculator.</p>
<p>Information on how to budget while unemployed:  <a href="http://www.fcac-acfc.gc.ca/Eng/forConsumers/lifeEvents/losingJob/Pages/manYourBudget.aspx">http://www.fcac-acfc.gc.ca/Eng/forConsumers/lifeEvents/losingJob/Pages/manYourBudget.aspx</a></p>	<p>Financial Consumer Agency of Canada's webpage on managing your budget while unemployed. The page provides useful information on managing your budget as well as a budget calculator.</p>
<p>Checklist of what do to if you lose your job:  <a href="http://www.fcac-acfc.gc.ca/Eng/forConsumers/lifeEvents/losingJob/Pages/checklis-aidememo.aspx">http://www.fcac-acfc.gc.ca/Eng/forConsumers/lifeEvents/losingJob/Pages/checklis-aidememo.aspx</a></p>	<p>The Financial Consumer Agency of Canada website provides a checklist of what you can do if you lose your job to protect your finances. Topics range from EI, job search, insurance, credit counselling, severance package, and more.</p>
<p>Information on credit and loans: <a href="http://www.fcac-acfc.gc.ca/Eng/forConsumers/topics/creditLoans/Pages/home-accueil.aspx">http://www.fcac-acfc.gc.ca/Eng/forConsumers/topics/creditLoans/Pages/home-accueil.aspx</a></p>	<p>The Financial Consumer Agency of Canada webpage discussing need-to-know quick information on credit and loans, such as, good debt vs. bad debt, loans, impact of credit reports, and scores.</p>
<p>Information on personal banking: <a href="http://www.fcac-acfc.gc.ca/Eng/forConsumers/topics/banking/Pages/Personal-Comptes.aspx">http://www.fcac-acfc.gc.ca/Eng/forConsumers/topics/banking/Pages/Personal-Comptes.aspx</a></p>	<p>The Financial Consumer Agency of Canada webpage outlining types of accounts, how to open one and what you need to know about debit cards</p>
<p>Account selector tool: <a href="http://tools-ioutils.fcac-acfc.gc.ca/STCV-OSVC/acst-osco-eng.aspx?f1=1&amp;f2=1&amp;f4=S7">http://tools-ioutils.fcac-acfc.gc.ca/STCV-OSVC/acst-osco-eng.aspx?f1=1&amp;f2=1&amp;f4=S7</a></p>	<p>This is an interactive tool to compare features for different accounts, including monthly fees, interest rates, transaction fees and services. It is provided by the Financial Consumer Agency of Canada.</p>



<p>Tools and calculators: <a href="http://www.fcac-acfc.gc.ca/Eng/resources/toolsCalculators/Pages/home-accueil.aspx">http://www.fcac-acfc.gc.ca/Eng/resources/toolsCalculators/Pages/home-accueil.aspx</a></p>	<p>The Financial Consumer Agency of Canada webpage for tools and calculators, including a financial literacy self-assessment quiz, credit card tools, budget tools, mortgage and financial goal calculators, and more.</p>
<p>Your Financial Toolkit: <a href="http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/ft-of/Pages/trainers-toolkit.aspx">http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/ft-of/Pages/trainers-toolkit.aspx</a></p>	<p>The Financial Consumer Agency of Canada webpage on training for group leaders on how to educate others on financial literacy. Also included are a series of PDF guides and PPT presentations (very bottom, left: <a href="http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/ft-of/Pages/trainers-toolkit-materials.aspx">http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/ft-of/Pages/trainers-toolkit-materials.aspx</a>).</p>
<p>Investment Calculator: <a href="http://www.bankofcanada.ca/rates/related/investment-calculator/?page_moved=1">http://www.bankofcanada.ca/rates/related/investment-calculator/?page_moved=1</a></p>	<p>Bank of Canada webpage providing an investment calculator showing the effect of inflation on investment.</p>
<p>Consumer Materials: <a href="http://practicalmoneyskills.ca/resources/freematerials/consumer/">http://practicalmoneyskills.ca/resources/freematerials/consumer/</a></p>	<p>Practical Money Skills Canada webpage with free downloadable resources such as games, calculators, guidebooks, and brochures to improve financial literacy.</p>
<p>Budget Basics Guidebook: <a href="http://practicalmoneyskills.ca/downloads/pdfs/PMS_Guides_CA_ENG_8.pdf">http://practicalmoneyskills.ca/downloads/pdfs/PMS_Guides_CA_ENG_8.pdf</a></p>	<p>This guidebook from Practical Money Skills Canada walks the user through establishing their budget.</p>
<p>Practical Money Skills Guidebook: <a href="http://practicalmoneyskills.ca/downloads/pdfs/PMS_english_booklet_011714.pdf">http://practicalmoneyskills.ca/downloads/pdfs/PMS_english_booklet_011714.pdf</a></p>	<p>This guidebook from Practical Money Skills Canada provides information on a variety of financial literacy topics, such as, budgeting, saving, opening a bank account, credit, credit cards, and debt.</p>
<p>Free Tax prep: <a href="https://www.acorncanada.org/programs-and-services/financial-literacy-and-free-tax-prep">https://www.acorncanada.org/programs-and-services/financial-literacy-and-free-tax-prep</a></p>	<p>ACORN offices offer financial literacy support and free income tax preparation support. They have offices in Nova Scotia, Gatineau, Ottawa, Hamilton, Toronto, and Vancouver (must contact local offices directly).</p>
<p>New Financial Reality: A Planning Handbook: <a href="http://newfinancialreality.com/downloads/">http://newfinancialreality.com/downloads/</a></p>	<p>Downloadable handbook designed to fit the financial literacy needs of people who have experienced a disability or serious illness, or those who are providing care to someone who has had those experiences.</p>
<p>Financial Literacy Facilitator Resources: <a href="http://prospercanada.org/Resources/Financial-Literacy-Facilitator-Resources.aspx">http://prospercanada.org/Resources/Financial-Literacy-Facilitator-Resources.aspx</a></p>	<p>Prosper Canada provides a series of resources intended to be used by a facilitator to teach financial literacy. Resources are free and accessible at the provided link.</p>

Financial Literacy Organizations and Initiatives:

<http://theccfmap.info>

The Canadian Centre for Financial Literacy map of financial literacy organizations and initiatives across the country.

<https://itools-ioutils.fcac-acfc.gc.ca/RDCV-BRVC/sear-rech-eng.aspx>

Financial Consumer Agency of Canada's Canadian Financial Literacy Database (847 records).



Resources	Description
Get Smarter About Money: <a href="http://getsmarteraboutmoney.ca/en/managing-your-money/planning/budgeting/pages/worksheet-the-cost-of-living-on-your-own.aspx#.VOunkvnF9p8">http://getsmarteraboutmoney.ca/en/managing-your-money/planning/budgeting/pages/worksheet-the-cost-of-living-on-your-own.aspx#.VOunkvnF9p8</a>	This is a student budget worksheet in Excel.
Dollars & Sense: Making the Most of Your Money <a href="http://www.cfshw.com/wp-content/uploads/2014/06/CFS-Financial-Handbook.pdf">http://www.cfshw.com/wp-content/uploads/2014/06/CFS-Financial-Handbook.pdf</a>	This financial handbook walks readers through how to start budgeting, saving, and planning for one's financial future
Women's Centre of York Region Financial Empowerment Program <a href="http://www.wcyr.ca/index.php?page=programs&amp;sub=financial">http://www.wcyr.ca/index.php?page=programs&amp;sub=financial</a>	This free 6-month workshop for women uses group & in-class sessions, includes a free financial kit, has networking and peer support, individual financial counselling, as well as guest speakers all aimed at helping participants gain control of their finances and improve their financial standing.  Available in Newmarket and Aurora, Ontario.
Community Volunteer Income Tax Program (CVITP) <a href="http://www.cra-arc.gc.ca/tx/ndvdl/vlntr/clncs/menu-eng.html">http://www.cra-arc.gc.ca/tx/ndvdl/vlntr/clncs/menu-eng.html</a>	This is a list of Volunteer Tax Preparation Clinics offered through a partnership between Canada Revenue Agency and community organizations. Please check for your area to see if there are clinics available. They generally run between February and April.
Credit Counselling Society: Calculators <a href="http://www.nomoredebts.org/learning_credit/calc.html">http://www.nomoredebts.org/learning_credit/calc.html</a>	This website offers financial calculators for several goals: <ul style="list-style-type: none"> <li>• Debt, Loan, Car Payment, &amp; Credit Card;</li> <li>• Interest, Credit Card, &amp; Loan Payment;</li> <li>• Debt Ratio &amp; Loan;</li> <li>• Debt Repayment Strategies to Stop Debt Stress; and,</li> <li>• Savings.</li> </ul>
Budget Calculator Spreadsheet: <a href="http://www.mymoneycoach.ca/my_budget/budget-calculator-spreadsheet.html">http://www.mymoneycoach.ca/my_budget/budget-calculator-spreadsheet.html</a>	This free budget calculator spreadsheet is an Excel file you can download to help you work out your budget.
Credit Counselling Society: Online Chat <a href="http://chat.nomoredebts.org/webim/client.php?thread=20220&amp;token=6003941&amp;level=ajaxed">http://chat.nomoredebts.org/webim/client.php?thread=20220&amp;token=6003941&amp;level=ajaxed</a>	This website is to an online chat room where visitors can speak with a financial advisor. It is provided by a registered, non-profit charity called No More Debts.
Credit Counselling Society: Webinars <a href="http://www.mymoneycoach.ca/credit-counselling-society-workshops.html">http://www.mymoneycoach.ca/credit-counselling-society-workshops.html</a>	My Money Coach is a free public service provided by the Credit Counselling Society. They offer a series of free, online workshops or

	<p>webinars on several financial literacy topics:</p> <ul style="list-style-type: none"> <li>• Couples &amp; Money Matters</li> <li>• Raising Financially Fit Kids</li> <li>• Budgeting 101: 6 Easy Steps to Manage Your Money</li> <li>• Irregular Income</li> <li>• Super Simple Savings</li> <li>• Budget Breakers</li> <li>• 75 Ways to Save on Household Expenses</li> <li>• Debt Solutions</li> <li>• Let's Talk Credit</li> <li>• Food and Finance</li> <li>• Organizing Your Finances in 1 Month</li> </ul>
<p>Credit Canada: Debt Solutions  <a href="https://creditcanada.com/free-debt-assessment">https://creditcanada.com/free-debt-assessment</a></p>	<p>Credit Canada Debt Solutions is a non-profit charity that provides services to help people leave debt behind. They offer a free, complete debt assessment to those who apply.</p>
<p>Financial Consumer Agency of Canada: Credit Card Payment Calculator Tool  <a href="http://itools-ioutils.fcac-acfc.gc.ca/CCPC-CPCC/CCPC-CPCC-eng.aspx">http://itools-ioutils.fcac-acfc.gc.ca/CCPC-CPCC/CCPC-CPCC-eng.aspx</a></p>	<p>Financial Consumer Agency of Canada provides a credit card payment calculator tool to help you determine the best payments for your income and needs.</p>
<p>Financial Consumer Agency of Canada: e-Learning Videos  <a href="http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/financialBasics/Pages/elearning-apprligne.aspx">http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/financialBasics/Pages/elearning-apprligne.aspx</a></p>	<p>Financial Consumer Agency of Canada is providing 8 e-Learning videos on financial literacy. The videos cover budgeting, credit, debt, saving and investing, financial planning, and protecting yourself from fraud.</p>
<p>Office of Consumer Affairs: Spending Smarter Tools  <a href="http://www.ic.gc.ca/eic/site/oca-bc.nsf/eng/h_ca02222.html">http://www.ic.gc.ca/eic/site/oca-bc.nsf/eng/h_ca02222.html</a></p>	<p>Industry Canada provides a series of tools and calculators on how to avoid common spending pitfalls and make the most of your money.</p>
<p>Spending Plan Workbook:  <a href="http://abclifelifiteracy.ca/files/BookletOne-SpendingPlans-FINAL.pdf">http://abclifelifiteracy.ca/files/BookletOne-SpendingPlans-FINAL.pdf</a></p>	<p>This workbook will help you plan how you will spend your money so that you can meet your needs and goals.</p>
<p>Family Financial Literacy:  <a href="http://abclifelifiteracy.ca/files/BookletThree-FLForTheFamily-FINAL.pdf">http://abclifelifiteracy.ca/files/BookletThree-FLForTheFamily-FINAL.pdf</a></p>	<p>This workbook helps families develop spending plans for parents and children. It also helps families talk about spending, saving, and budgeting.</p>
<p>Money Matters – Cost of Borrowing:  <a href="http://abclifelifiteracy.ca/files/MM_Borrowing_Handbook.pdf">http://abclifelifiteracy.ca/files/MM_Borrowing_Handbook.pdf</a></p>	<p>This workbook helps you learn about the cost of borrowing money.</p>
<p>Money Matters - Making a Budget:  <a href="http://abclifelifiteracy.ca/files/MM_Budget_Handbook.pdf">http://abclifelifiteracy.ca/files/MM_Budget_Handbook.pdf</a></p>	<p>This workbook helps walk you through the process of making a budget.</p>

<p>Tracking your Spending:  <a href="http://abclifelifiteracy.ca/files/FLW-TrackingYourSpending-web%281%29.pdf">http://abclifelifiteracy.ca/files/FLW-TrackingYourSpending-web%281%29.pdf</a></p>	<p>This quick reference sheet has tips to track your spending habits.</p>
<p>Spending Plan Worksheet:  <a href="http://abclifelifiteracy.ca/files/FLW-Spending%20Plan%20Worksheet-web%281%29.pdf">http://abclifelifiteracy.ca/files/FLW-Spending%20Plan%20Worksheet-web%281%29.pdf</a></p>	<p>This is a worksheet for creating a spending plan.</p>
<p>Tools and calculators:  <a href="http://www.getsmarteraboutmoney.ca/en/tools_and_calculators/calculators/Pages/AllCalculators.aspx#.VNTwhmTF_pA">http://www.getsmarteraboutmoney.ca/en/tools_and_calculators/calculators/Pages/AllCalculators.aspx#.VNTwhmTF_pA</a></p>	<p>This website provides many tools and calculators for retirement planning, credit cards and debt, paying for education, home owning, investing, as well as budget and savings.</p>
<p>Budget Worksheet - Adults:  <a href="http://www.moneyandstuff.info/pdfs/SampleBudgetforAdults.pdf">http://www.moneyandstuff.info/pdfs/SampleBudgetforAdults.pdf</a></p>	<p>This worksheet provides information on budgeting as well as a section to begin filling in your own budget.</p>
<p>Credit Concepts:  <a href="http://www.moneyandstuff.info/lessons/3C_CreditConcepts.pdf">http://www.moneyandstuff.info/lessons/3C_CreditConcepts.pdf</a></p>	<p>This handbook is aimed at teens and new graduates. It provides information about the benefits and pitfalls of credit cards and loans.</p>
<p>Series of financial calculators:  <a href="https://www.nfcc.org/consumer-tools/calculators/">https://www.nfcc.org/consumer-tools/calculators/</a></p>	<p>The National Foundation for Credit Counselling website provides many calculators on financial needs, such as:</p> <ul style="list-style-type: none"> <li>• Automobile loan payment</li> <li>• Budgeting for a baby</li> <li>• Cost of credit</li> <li>• Paying down debt</li> <li>• And several more</li> </ul>
<p>Online Budget Worksheet:  <a href="https://www.nfcc.org/consumer-tools/budget-worksheet/">https://www.nfcc.org/consumer-tools/budget-worksheet/</a></p>	<p>The National Foundation for Credit Counselling is providing an online automatic budget calculator.</p>
<p>Information on how to budget while unemployed:  <a href="http://www.fcac-acfc.gc.ca/Eng/forConsumers/lifeEvents/losingJob/Pages/manYourB-gerSonBu.aspx">http://www.fcac-acfc.gc.ca/Eng/forConsumers/lifeEvents/losingJob/Pages/manYourB-gerSonBu.aspx</a></p>	<p>Financial Consumer Agency of Canada's webpage on managing your budget while unemployed. The page provides useful information on managing your budget as well as a budget calculator.</p>
<p>Checklist of what do to if you lose your job:  <a href="http://www.fcac-acfc.gc.ca/Eng/forConsumers/lifeEvents/losingJob/Pages/checklis-aidememo.aspx">http://www.fcac-acfc.gc.ca/Eng/forConsumers/lifeEvents/losingJob/Pages/checklis-aidememo.aspx</a></p>	<p>The Financial Consumer Agency of Canada website provides a checklist of what you can do if you lose your job to protect your finances. Topics range from EI, job search, insurance, credit counselling, severance package, and more.</p>
<p>Information on credit and loans: <a href="http://www.fcac-acfc.gc.ca/Eng/forConsumers/topics/creditLoans/Pages/home-accueil.aspx">http://www.fcac-acfc.gc.ca/Eng/forConsumers/topics/creditLoans/Pages/home-accueil.aspx</a></p>	<p>The Financial Consumer Agency of Canada webpage discussing need-to-know quick information on credit and loans, such as, good debt vs. bad debt, loans, impact of credit reports, and scores.</p>

<p>Information on personal banking: <a href="http://www.fcac-acfc.gc.ca/Eng/forConsumers/topics/banking/Pages/Personal-Comptesp.aspx">http://www.fcac-acfc.gc.ca/Eng/forConsumers/topics/banking/Pages/Personal-Comptesp.aspx</a></p>	<p>The Financial Consumer Agency of Canada webpage outlining types of accounts, how to open one and what you need to know about debit cards.</p>
<p>Account selector tool: <a href="http://itools-ioutils.fcac-acfc.gc.ca/STCV-OSVC/acst-osco-eng.aspx?f1=1&amp;f2=1&amp;f4=S7">http://itools-ioutils.fcac-acfc.gc.ca/STCV-OSVC/acst-osco-eng.aspx?f1=1&amp;f2=1&amp;f4=S7</a></p>	<p>This is an interactive tool to compare features for different accounts, including monthly fees, interest rates, transaction fees and services. It is provided by the Financial Consumer Agency of Canada.</p>
<p>Tools and calculators: <a href="http://www.fcac-acfc.gc.ca/Eng/resources/toolsCalculators/Pages/home-accueil.aspx">http://www.fcac-acfc.gc.ca/Eng/resources/toolsCalculators/Pages/home-accueil.aspx</a></p>	<p>The Financial Consumer Agency of Canada webpage for tools and calculators, including a financial literacy self-assessment quiz, credit card tools, budget tools, mortgage and financial goal calculators, and more.</p>
<p>Your Financial Toolkit: <a href="http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/ft-of/Pages/trainers-toolkit.aspx">http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/ft-of/Pages/trainers-toolkit.aspx</a></p>	<p>The Financial Consumer Agency of Canada webpage on training for group leaders on how to educate others on financial literacy. Also included are a series of PDF guides and PPT presentations (very bottom, left: <a href="http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/ft-of/Pages/trainers-toolkit-materials.aspx">http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/ft-of/Pages/trainers-toolkit-materials.aspx</a>).</p>
<p>Investment Calculator: <a href="http://www.bankofcanada.ca/rates/related/investment-calculator/?page_moved=1">http://www.bankofcanada.ca/rates/related/investment-calculator/?page_moved=1</a></p>	<p>Bank of Canada webpage providing an investment calculator showing the effect of inflation on investment.</p>
<p>Consumer Materials: <a href="http://practicalmoneyskills.ca/resources/freematerials/consumer/">http://practicalmoneyskills.ca/resources/freematerials/consumer/</a></p>	<p>Practical Money Skills Canada webpage with free downloadable resources such as games, calculators, guidebooks, and brochures to improve financial literacy.</p>
<p>Budget Basics Guidebook: <a href="http://practicalmoneyskills.ca/downloads/pdfs/PMS_Guides_CA_ENG_8.pdf">http://practicalmoneyskills.ca/downloads/pdfs/PMS_Guides_CA_ENG_8.pdf</a></p>	<p>This guidebook from Practical Money Skills Canada walks the user through establishing their budget.</p>
<p>Practical Money Skills Guidebook: <a href="http://practicalmoneyskills.ca/downloads/pdfs/PMS_english_booklet_011714.pdf">http://practicalmoneyskills.ca/downloads/pdfs/PMS_english_booklet_011714.pdf</a></p>	<p>This guidebook from Practical Money Skills Canada provides information on a variety of financial literacy topics, such as, budgeting, saving, opening a bank account, credit, credit cards, and debt.</p>
<p>Free Tax prep: <a href="https://www.acorncanada.org/programs-and-services/financial-literacy-and-free-tax-prep">https://www.acorncanada.org/programs-and-services/financial-literacy-and-free-tax-prep</a></p>	<p>ACORN offices offer financial literacy support and free income tax preparation support. They have offices in Nova Scotia, Gatineau, Ottawa, Hamilton, Toronto, and Vancouver (must contact local offices directly).</p>

<p>New Financial Reality: A Planning Handbook: <a href="http://newfinancialreality.com/downloads/">http://newfinancialreality.com/downloads/</a></p>	<p>Downloadable handbook designed to fit the financial literacy needs of people who have experienced a disability or serious illness, or those who are providing care to someone who has had those experiences.</p>
<p>Financial Literacy Facilitator Resources: <a href="http://prospercanada.org/Resources/Financial-Literacy-Facilitator-Resources.aspx">http://prospercanada.org/Resources/Financial-Literacy-Facilitator-Resources.aspx</a></p>	<p>Prosper Canada provides a series of resources intended to be used by a facilitator to teach financial literacy. Resources are free and accessible at the provided link.</p>
<p>Financial Literacy Organizations and Initiatives: <a href="http://theccfmap.info">http://theccfmap.info</a></p>	<p>The Canadian Centre for Financial Literacy map of financial literacy organizations and initiatives across the country.</p>
<p><a href="https://itools-ioutils.fcac-acfc.gc.ca/RDCV-BRVC/search-eng.aspx">https://itools-ioutils.fcac-acfc.gc.ca/RDCV-BRVC/search-eng.aspx</a></p>	<p>Financial Consumer Agency of Canada's Canadian Financial Literacy Database (847 records).</p>

## Prince Edward Island

Resources	Description
<p>Community Volunteer Income Tax Program (CVITP)  <a href="http://www.cra-arc.gc.ca/tx/ndvdl/vlntr/clncls/menu-eng.html">http://www.cra-arc.gc.ca/tx/ndvdl/vlntr/clncls/menu-eng.html</a></p>	<p>This is a list of Volunteer Tax Preparation Clinics offered through a partnership between Canada Revenue Agency and community organizations. Please check for your area to see if there are clinics available. They generally run between February and April.</p>
<p>Credit Counselling Society: Calculators  <a href="http://www.nomoredebts.org/learning_credit/calc.html">http://www.nomoredebts.org/learning_credit/calc.html</a></p>	<p>This website offers financial calculators for several goals:</p> <ul style="list-style-type: none"> <li>• Debt, Loan, Car Payment, &amp; Credit Card;</li> <li>• Interest, Credit Card, &amp; Loan Payment;</li> <li>• Debt Ratio &amp; Loan;</li> <li>• Debt Repayment Strategies to Stop Debt Stress; and,</li> <li>• Savings.</li> </ul>
<p>Budget Calculator Spreadsheet:  <a href="http://www.mymoneycoach.ca/my_budget/budget-calculator-spreadsheet.html">http://www.mymoneycoach.ca/my_budget/budget-calculator-spreadsheet.html</a></p>	<p>This free budget calculator spreadsheet is an Excel file you can download to help you work out your budget.</p>
<p>Credit Counselling Society: Online Chat  <a href="http://chat.nomoredebts.org/webim/client.php?thread=20220&amp;token=6003941&amp;level=ajaxed">http://chat.nomoredebts.org/webim/client.php?thread=20220&amp;token=6003941&amp;level=ajaxed</a></p>	<p>This website is to an online chat room where visitors can speak with a financial advisor. It is provided by a registered, non-profit charity called No More Debts.</p>
<p>Credit Counselling Society: Webinars  <a href="http://www.mymoneycoach.ca/credit-counselling-society-workshops.html">http://www.mymoneycoach.ca/credit-counselling-society-workshops.html</a></p>	<p>My Money Coach is a free public service provided by the Credit Counselling Society. They offer a series of free, online workshops or webinars on several financial literacy topics:</p> <ul style="list-style-type: none"> <li>• Couples &amp; Money Matters</li> <li>• Raising Financially Fit Kids</li> <li>• Budgeting 101: 6 Easy Steps to Manage Your Money</li> <li>• Irregular Income</li> <li>• Super Simple Savings</li> <li>• Budget Breakers</li> <li>• 75 Ways to Save on Household Expenses</li> <li>• Debt Solutions</li> <li>• Let's Talk Credit</li> <li>• Food and Finance</li> <li>• Organizing Your Finances in 1 Month</li> </ul>
<p>Credit Canada: Debt Solutions  <a href="https://creditcanada.com/free-debt-assessment">https://creditcanada.com/free-debt-assessment</a></p>	<p>Credit Canada Debt Solutions is a non-profit charity that provides services to help people leave debt behind. They offer a free, complete debt assessment to those who apply.</p>



<p>Financial Consumer Agency of Canada: Credit Card Payment Calculator Tool  <a href="http://itools-ioutils.fcac-acfc.gc.ca/CCPC-CPCC/CCPC-CPCC-eng.aspx">http://itools-ioutils.fcac-acfc.gc.ca/CCPC-CPCC/CCPC-CPCC-eng.aspx</a></p>	<p>Financial Consumer Agency of Canada provides a credit card payment calculator tool to help you determine the best payments for your income and needs.</p>
<p>Financial Consumer Agency of Canada: e-Learning Videos  <a href="http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/financialBasics/Pages/elearning-appligne.aspx">http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/financialBasics/Pages/elearning-appligne.aspx</a></p>	<p>Financial Consumer Agency of Canada is providing 8 e-Learning videos on financial literacy. The videos cover budgeting, credit, debt, saving and investing, financial planning, and protecting yourself from fraud.</p>
<p>Office of Consumer Affairs: Spending Smarter Tools  <a href="http://www.ic.gc.ca/eic/site/oca-bc.nsf/eng/h_ca02222.html">http://www.ic.gc.ca/eic/site/oca-bc.nsf/eng/h_ca02222.html</a></p>	<p>Industry Canada provides a series of tools and calculators on how to avoid common spending pitfalls and make the most of your money.</p>
<p>Spending Plan Workbook:  <a href="http://abclifeliteracy.ca/files/BookletOne-SpendingPlans-FINAL.pdf">http://abclifeliteracy.ca/files/BookletOne-SpendingPlans-FINAL.pdf</a></p>	<p>This workbook will help you plan how you will spend your money so that you can meet your needs and goals.</p>
<p>Family Financial Literacy:  <a href="http://abclifeliteracy.ca/files/BookletThree-FLForTheFamily-FINAL.pdf">http://abclifeliteracy.ca/files/BookletThree-FLForTheFamily-FINAL.pdf</a></p>	<p>This workbook helps families develop spending plans for parents and children. It also helps families talk about spending, saving, and budgeting.</p>
<p>Money Matters – Cost of Borrowing:  <a href="http://abclifeliteracy.ca/files/MM_Borrowing_Handbook.pdf">http://abclifeliteracy.ca/files/MM_Borrowing_Handbook.pdf</a></p>	<p>This workbook helps you learn about the cost of borrowing money.</p>
<p>Money Matters - Making a Budget:  <a href="http://abclifeliteracy.ca/files/MM_Budget_Handbook.pdf">http://abclifeliteracy.ca/files/MM_Budget_Handbook.pdf</a></p>	<p>This workbook helps walk you through the process of making a budget.</p>
<p>Tracking your Spending:  <a href="http://abclifeliteracy.ca/files/FLW-TrackingYourSpending-web%281%29.pdf">http://abclifeliteracy.ca/files/FLW-TrackingYourSpending-web%281%29.pdf</a></p>	<p>This quick reference sheet has tips to track your spending habits.</p>
<p>Spending Plan Worksheet:  <a href="http://abclifeliteracy.ca/files/FLW-Spending%20Plan%20Worksheet-web%281%29.pdf">http://abclifeliteracy.ca/files/FLW-Spending%20Plan%20Worksheet-web%281%29.pdf</a></p>	<p>This is a worksheet for creating a spending plan.</p>
<p>Tools and calculators:  <a href="http://www.getsmarteraboutmoney.ca/en/tools_and_calculators/calculators/Pages/AllCalculators.aspx#.VNTwhmTF_pA">http://www.getsmarteraboutmoney.ca/en/tools_and_calculators/calculators/Pages/AllCalculators.aspx#.VNTwhmTF_pA</a></p>	<p>This website provides many tools and calculators for retirement planning, credit cards and debt, paying for education, home owning, investing, as well as budget and savings.</p>
<p>Budget Worksheet - Adults:  <a href="http://www.moneyandstuff.info/pdfs/SampleBudgetforAdults.pdf">http://www.moneyandstuff.info/pdfs/SampleBudgetforAdults.pdf</a></p>	<p>This worksheet provides information on budgeting as well as a section to begin filling in your own budget.</p>
<p>Credit Concepts:  <a href="http://www.moneyandstuff.info/lessons/3C_CreditConcepts.pdf">http://www.moneyandstuff.info/lessons/3C_CreditConcepts.pdf</a></p>	<p>This handbook is aimed at teens and new graduates. It provides information about the benefits and pitfalls of credit cards and loans.</p>
<p>Series of financial calculators:  <a href="https://www.nfcc.org/consumer-tools/calculators/">https://www.nfcc.org/consumer-tools/calculators/</a></p>	<p>The National Foundation for Credit Counselling website provides many calculators on financial needs, such as:</p>

	<ul style="list-style-type: none"> <li>• Automobile loan payment</li> <li>• Budgeting for a baby</li> <li>• Cost of credit</li> <li>• Paying down debt</li> <li>• And several more</li> </ul>
<p>Online Budget Worksheet: <a href="https://www.nfcc.org/consumer-tools/budget-worksheet/">https://www.nfcc.org/consumer-tools/budget-worksheet/</a></p>	<p>The National Foundation for Credit Counselling is providing an online automatic budget calculator.</p>
<p>Information on how to budget while unemployed: <a href="http://www.fcac-acfc.gc.ca/Eng/forConsumers/lifeEvents/losingJob/Pages/manYourB-gerSonBu.aspx">http://www.fcac-acfc.gc.ca/Eng/forConsumers/lifeEvents/losingJob/Pages/manYourB-gerSonBu.aspx</a></p>	<p>Financial Consumer Agency of Canada's webpage on managing your budget while unemployed. The page provides useful information on managing your budget as well as a budget calculator.</p>
<p>Checklist of what do to if you lose your job: <a href="http://www.fcac-acfc.gc.ca/Eng/forConsumers/lifeEvents/losingJob/Pages/checklis-aidememo.aspx">http://www.fcac-acfc.gc.ca/Eng/forConsumers/lifeEvents/losingJob/Pages/checklis-aidememo.aspx</a></p>	<p>The Financial Consumer Agency of Canada website provides a checklist of what you can do if you lose your job to protect your finances. Topics range from EI, job search, insurance, credit counselling, severance package, and more.</p>
<p>Information on credit and loans: <a href="http://www.fcac-acfc.gc.ca/Eng/forConsumers/topics/creditLoans/Pages/home-accueil.aspx">http://www.fcac-acfc.gc.ca/Eng/forConsumers/topics/creditLoans/Pages/home-accueil.aspx</a></p>	<p>The Financial Consumer Agency of Canada webpage discussing need-to-know quick information on credit and loans, such as, good debt vs. bad debt, loans, impact of credit reports, and scores.</p>
<p>Information on personal banking: <a href="http://www.fcac-acfc.gc.ca/Eng/forConsumers/topics/banking/Pages/Personal-Comptesp.aspx">http://www.fcac-acfc.gc.ca/Eng/forConsumers/topics/banking/Pages/Personal-Comptesp.aspx</a></p>	<p>The Financial Consumer Agency of Canada webpage outlining types of accounts, how to open one and what you need to know about debit cards</p>
<p>Account selector tool: <a href="http://tools-ioutils.fcac-acfc.gc.ca/STCV-OSVC/acst-osco-eng.aspx?f1=1&amp;f2=1&amp;f4=S7">http://tools-ioutils.fcac-acfc.gc.ca/STCV-OSVC/acst-osco-eng.aspx?f1=1&amp;f2=1&amp;f4=S7</a></p>	<p>This is an interactive tool to compare features for different accounts, including monthly fees, interest rates, transaction fees and services. It is provided by the Financial Consumer Agency of Canada.</p>
<p>Tools and calculators: <a href="http://www.fcac-acfc.gc.ca/Eng/resources/toolsCalculators/Pages/home-accueil.aspx">http://www.fcac-acfc.gc.ca/Eng/resources/toolsCalculators/Pages/home-accueil.aspx</a></p>	<p>The Financial Consumer Agency of Canada webpage for tools and calculators, including a financial literacy self-assessment quiz, credit card tools, budget tools, mortgage and financial goal calculators, and more.</p>
<p>Your Financial Toolkit: <a href="http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/ft-of/Pages/trainers-toolkit.aspx">http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/ft-of/Pages/trainers-toolkit.aspx</a></p>	<p>The Financial Consumer Agency of Canada webpage on training for group leaders on how to educate others on financial literacy. Also included are a series of PDF guides and PPT presentations (very bottom, left: <a href="http://www.fcac-">http://www.fcac-</a></p>

	<a href="http://acfc.gc.ca/Eng/resources/educationalPrograms/f-t-of/Pages/trainers-toolkit-materials.aspx">acfc.gc.ca/Eng/resources/educationalPrograms/f-t-of/Pages/trainers-toolkit-materials.aspx</a> .
Investment Calculator: <a href="http://www.bankofcanada.ca/rates/related/investment-calculator/?page_moved=1">http://www.bankofcanada.ca/rates/related/investment-calculator/?page_moved=1</a>	Bank of Canada webpage providing an investment calculator showing the effect of inflation on investment.
Consumer Materials: <a href="http://practicalmoneyskills.ca/resources/freematerials/consumer/">http://practicalmoneyskills.ca/resources/freematerials/consumer/</a>	Practical Money Skills Canada webpage with free downloadable resources such as games, calculators, guidebooks, and brochures to improve financial literacy.
Budget Basics Guidebook: <a href="http://practicalmoneyskills.ca/downloads/pdfs/PMS_Guides_CA_ENG_8.pdf">http://practicalmoneyskills.ca/downloads/pdfs/PMS_Guides_CA_ENG_8.pdf</a>	This guidebook from Practical Money Skills Canada walks the user through establishing their budget.
Practical Money Skills Guidebook: <a href="http://practicalmoneyskills.ca/downloads/pdfs/PMS_english_booklet_011714.pdf">http://practicalmoneyskills.ca/downloads/pdfs/PMS_english_booklet_011714.pdf</a>	This guidebook from Practical Money Skills Canada provides information on a variety of financial literacy topics, such as, budgeting, saving, opening a bank account, credit, credit cards, and debt.
Free Tax prep: <a href="https://www.acorncanada.org/programs-and-services/financial-literacy-and-free-tax-prep">https://www.acorncanada.org/programs-and-services/financial-literacy-and-free-tax-prep</a>	ACORN offices offer financial literacy support and free income tax preparation support. They have offices in Nova Scotia, Gatineau, Ottawa, Hamilton, Toronto, and Vancouver (must contact local offices directly).
New Financial Reality: A Planning Handbook: <a href="http://newfinancialreality.com/downloads/">http://newfinancialreality.com/downloads/</a>	Downloadable handbook designed to fit the financial literacy needs of people who have experienced a disability or serious illness, or those who are providing care to someone who has had those experiences.
Financial Literacy Facilitator Resources: <a href="http://prospercanada.org/Resources/Financial-Literacy-Facilitator-Resources.aspx">http://prospercanada.org/Resources/Financial-Literacy-Facilitator-Resources.aspx</a>	Prosper Canada provides a series of resources intended to be used by a facilitator to teach financial literacy. Resources are free and accessible at the provided link.
Financial Literacy Organizations and Initiatives: <a href="http://theccflmap.info">http://theccflmap.info</a>	The Canadian Centre for Financial Literacy map of financial literacy organizations and initiatives across the country.
<a href="https://itools-ioutils.fcac-acfc.gc.ca/RDCV-BRVC/rech-eng.aspx">https://itools-ioutils.fcac-acfc.gc.ca/RDCV-BRVC/rech-eng.aspx</a>	Financial Consumer Agency of Canada's Canadian Financial Literacy Database (847 records).

## Quebec

Resources	Description
Autorite Des Marches Financiers Credit Cards and Loans Calculators: <a href="http://www.lautorite.qc.ca/files/js/amf-calculateurs/calc-dette-carte-credit/ief_CreditCards_en.html">http://www.lautorite.qc.ca/files/js/amf-calculateurs/calc-dette-carte-credit/ief_CreditCards_en.html</a>	This is an online calculator to help you determine how long it will take to pay off credit cards or other loans.
Community Volunteer Income Tax Program (CVITP) <a href="http://www.cra-arc.gc.ca/tx/ndvdl/vlntr/clncs/menu-eng.html">http://www.cra-arc.gc.ca/tx/ndvdl/vlntr/clncs/menu-eng.html</a>	This is a list of Volunteer Tax Preparation Clinics offered through a partnership between Canada Revenue Agency and community organizations. Please check for your area to see if there are clinics available. They generally run between February and April.
Credit Counselling Society: Calculators <a href="http://www.nomoredebts.org/learning_credit/calc.html">http://www.nomoredebts.org/learning_credit/calc.html</a>	This website offers financial calculators for several goals: <ul style="list-style-type: none"> <li>• Debt, Loan, Car Payment, &amp; Credit Card;</li> <li>• Interest, Credit Card, &amp; Loan Payment;</li> <li>• Debt Ratio &amp; Loan;</li> <li>• Debt Repayment Strategies to Stop Debt Stress; and,</li> <li>• Savings.</li> </ul>
Budget Calculator Spreadsheet: <a href="http://www.mymoneycoach.ca/my_budget/budget-calculator-spreadsheet.html">http://www.mymoneycoach.ca/my_budget/budget-calculator-spreadsheet.html</a>	This free budget calculator spreadsheet is an Excel file you can download to help you work out your budget.
Credit Counselling Society: Online Chat <a href="http://chat.nomoredebts.org/webim/client.php?thread=20220&amp;token=6003941&amp;level=ajaxed">http://chat.nomoredebts.org/webim/client.php?thread=20220&amp;token=6003941&amp;level=ajaxed</a>	This website is to an online chat room where visitors can speak with a financial advisor. It is provided by a registered, non-profit charity called No More Debts.
Credit Counselling Society: Webinars <a href="http://www.mymoneycoach.ca/credit-counselling-society-workshops.html">http://www.mymoneycoach.ca/credit-counselling-society-workshops.html</a>	My Money Coach is a free public service provided by the Credit Counselling Society. They offer a series of free, online workshops or webinars on several financial literacy topics: <ul style="list-style-type: none"> <li>• Couples &amp; Money Matters</li> <li>• Raising Financially Fit Kids</li> <li>• Budgeting 101: 6 Easy Steps to Manage Your Money</li> <li>• Irregular Income</li> <li>• Super Simple Savings</li> <li>• Budget Breakers</li> <li>• 75 Ways to Save on Household Expenses</li> <li>• Debt Solutions</li> <li>• Let's Talk Credit</li> <li>• Food and Finance</li> <li>• Organizing Your Finances in 1 Month</li> </ul>

<p>Credit Canada: Debt Solutions  <a href="https://creditcanada.com/free-debt-assessment">https://creditcanada.com/free-debt-assessment</a></p>	<p>Credit Canada Debt Solutions is a non-profit charity that provides services to help people leave debt behind. They offer a free, complete debt assessment to those who apply.</p>
<p>Financial Consumer Agency of Canada: Credit Card Payment Calculator Tool  <a href="http://itools-ioutils.fcac-acfc.gc.ca/CCPC-CPCC/CCPC-CPCC-eng.aspx">http://itools-ioutils.fcac-acfc.gc.ca/CCPC-CPCC/CCPC-CPCC-eng.aspx</a></p>	<p>Financial Consumer Agency of Canada provides a credit card payment calculator tool to help you determine the best payments for your income and needs.</p>
<p>Financial Consumer Agency of Canada: e-Learning Videos  <a href="http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/financialBasics/Pages/elearning-apprligne.aspx">http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/financialBasics/Pages/elearning-apprligne.aspx</a></p>	<p>Financial Consumer Agency of Canada is providing 8 e-Learning videos on financial literacy. The videos cover budgeting, credit, debt, saving and investing, financial planning, and protecting yourself from fraud.</p>
<p>Office of Consumer Affairs: Spending Smarter Tools  <a href="http://www.ic.gc.ca/eic/site/oca-bc.nsf/eng/h_ca02222.html">http://www.ic.gc.ca/eic/site/oca-bc.nsf/eng/h_ca02222.html</a></p>	<p>Industry Canada provides a series of tools and calculators on how to avoid common spending pitfalls and make the most of your money.</p>
<p>Spending Plan Workbook:  <a href="http://abclifeliteracy.ca/files/BookletOne-SpendingPlans-FINAL.pdf">http://abclifeliteracy.ca/files/BookletOne-SpendingPlans-FINAL.pdf</a></p>	<p>This workbook will help you plan how you will spend your money so that you can meet your needs and goals.</p>
<p>Family Financial Literacy:  <a href="http://abclifeliteracy.ca/files/BookletThree-FLForTheFamily-FINAL.pdf">http://abclifeliteracy.ca/files/BookletThree-FLForTheFamily-FINAL.pdf</a></p>	<p>This workbook helps families develop spending plans for parents and children. It also helps families talk about spending, saving, and budgeting.</p>
<p>Money Matters – Cost of Borrowing:  <a href="http://abclifeliteracy.ca/files/MM_Borrowing_Handbook.pdf">http://abclifeliteracy.ca/files/MM_Borrowing_Handbook.pdf</a></p>	<p>This workbook helps you learn about the cost of borrowing money.</p>
<p>Money Matters - Making a Budget:  <a href="http://abclifeliteracy.ca/files/MM_Budget_Handbook.pdf">http://abclifeliteracy.ca/files/MM_Budget_Handbook.pdf</a></p>	<p>This workbook helps walk you through the process of making a budget.</p>
<p>Tracking your Spending:  <a href="http://abclifeliteracy.ca/files/FLW-TrackingYourSpending-web%281%29.pdf">http://abclifeliteracy.ca/files/FLW-TrackingYourSpending-web%281%29.pdf</a></p>	<p>This quick reference sheet has tips to track your spending habits.</p>
<p>Spending Plan Worksheet:  <a href="http://abclifeliteracy.ca/files/FLW-Spending%20Plan%20Worksheet-web%281%29.pdf">http://abclifeliteracy.ca/files/FLW-Spending%20Plan%20Worksheet-web%281%29.pdf</a></p>	<p>This is a worksheet for creating a spending plan.</p>
<p>Tools and calculators:  <a href="http://www.getsmarteraboutmoney.ca/en/tools_and_calculators/calculators/Pages/AllCalculators.aspx#.VNTwhmTF_pA">http://www.getsmarteraboutmoney.ca/en/tools_and_calculators/calculators/Pages/AllCalculators.aspx#.VNTwhmTF_pA</a></p>	<p>This website provides many tools and calculators for retirement planning, credit cards and debt, paying for education, home owning, investing, as well as budget and savings.</p>
<p>Budget Worksheet - Adults:  <a href="http://www.moneyandstuff.info/pdfs/SampleBudgetforAdults.pdf">http://www.moneyandstuff.info/pdfs/SampleBudgetforAdults.pdf</a></p>	<p>This worksheet provides information on budgeting as well as a section to begin filling in your own budget.</p>
<p>Credit Concepts:  <a href="http://www.moneyandstuff.info/lessons/3C_CreditConce">http://www.moneyandstuff.info/lessons/3C_CreditConce</a></p>	<p>This handbook is aimed at teens and new graduates. It provides information about the</p>

<p><a href="#">pts.pdf</a></p>	<p>benefits and pitfalls of credit cards and loans.</p>
<p>Series of financial calculators:  <a href="https://www.nfcc.org/consumer-tools/calculators/">https://www.nfcc.org/consumer-tools/calculators/</a></p>	<p>The National Foundation for Credit Counselling website provides many calculators on financial needs, such as:</p> <ul style="list-style-type: none"> <li>• Automobile loan payment</li> <li>• Budgeting for a baby</li> <li>• Cost of credit</li> <li>• Paying down debt</li> <li>• And several more</li> </ul>
<p>Online Budget Worksheet:  <a href="https://www.nfcc.org/consumer-tools/budget-worksheet/">https://www.nfcc.org/consumer-tools/budget-worksheet/</a></p>	<p>The National Foundation for Credit Counselling is providing an online automatic budget calculator.</p>
<p>Information on how to budget while unemployed:  <a href="http://www.fcac-acfc.gc.ca/Eng/forConsumers/lifeEvents/losingJob/Pages/manYourB-gerSonBu.aspx">http://www.fcac-acfc.gc.ca/Eng/forConsumers/lifeEvents/losingJob/Pages/manYourB-gerSonBu.aspx</a></p>	<p>Financial Consumer Agency of Canada's webpage on managing your budget while unemployed. The page provides useful information on managing your budget as well as a budget calculator.</p>
<p>Checklist of what do to if you lose your job:  <a href="http://www.fcac-acfc.gc.ca/Eng/forConsumers/lifeEvents/losingJob/Pages/checklis-aidememo.aspx">http://www.fcac-acfc.gc.ca/Eng/forConsumers/lifeEvents/losingJob/Pages/checklis-aidememo.aspx</a></p>	<p>The Financial Consumer Agency of Canada website provides a checklist of what you can do if you lose your job to protect your finances. Topics range from EI, job search, insurance, credit counselling, severance package, and more.</p>
<p>Information on credit and loans: <a href="http://www.fcac-acfc.gc.ca/Eng/forConsumers/topics/creditLoans/Pages/home-accueil.aspx">http://www.fcac-acfc.gc.ca/Eng/forConsumers/topics/creditLoans/Pages/home-accueil.aspx</a></p>	<p>The Financial Consumer Agency of Canada webpage discussing need-to-know quick information on credit and loans, such as, good debt vs. bad debt, loans, impact of credit reports, and scores.</p>
<p>Information on personal banking: <a href="http://www.fcac-acfc.gc.ca/Eng/forConsumers/topics/banking/Pages/Personal-Comptesp.aspx">http://www.fcac-acfc.gc.ca/Eng/forConsumers/topics/banking/Pages/Personal-Comptesp.aspx</a></p>	<p>The Financial Consumer Agency of Canada webpage outlining types of accounts, how to open one and what you need to know about debit cards.</p>
<p>Account selector tool: <a href="http://itools-ioutils.fcac-acfc.gc.ca/STCV-OSVC/acst-osco-eng.aspx?f1=1&amp;f2=1&amp;f4=S7">http://itools-ioutils.fcac-acfc.gc.ca/STCV-OSVC/acst-osco-eng.aspx?f1=1&amp;f2=1&amp;f4=S7</a></p>	<p>This is an interactive tool to compare features for different accounts, including monthly fees, interest rates, transaction fees and services. It is provided by the Financial Consumer Agency of Canada.</p>
<p>Tools and calculators: <a href="http://www.fcac-acfc.gc.ca/Eng/resources/toolsCalculators/Pages/home-accueil.aspx">http://www.fcac-acfc.gc.ca/Eng/resources/toolsCalculators/Pages/home-accueil.aspx</a></p>	<p>The Financial Consumer Agency of Canada webpage for tools and calculators, including a financial literacy self-assessment quiz, credit card tools, budget tools, mortgage and financial goal calculators, and more.</p>

<p>Your Financial Toolkit: <a href="http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/ft-of/Pages/trainers-toolkit.aspx">http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/ft-of/Pages/trainers-toolkit.aspx</a></p>	<p>The Financial Consumer Agency of Canada webpage on training for group leaders on how to educate others on financial literacy. Also included are a series of PDF guides and PPT presentations (very bottom, left: <a href="http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/ft-of/Pages/trainers-toolkit-materials.aspx">http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/ft-of/Pages/trainers-toolkit-materials.aspx</a>).</p>
<p>Investment Calculator: <a href="http://www.bankofcanada.ca/rates/related/investment-calculator/?page_moved=1">http://www.bankofcanada.ca/rates/related/investment-calculator/?page_moved=1</a></p>	<p>Bank of Canada webpage providing an investment calculator showing the effect of inflation on investment.</p>
<p>Consumer Materials: <a href="http://practicalmoneyskills.ca/resources/freematerials/consumer/">http://practicalmoneyskills.ca/resources/freematerials/consumer/</a></p>	<p>Practical Money Skills Canada webpage with free downloadable resources such as games, calculators, guidebooks, and brochures to improve financial literacy.</p>
<p>Budget Basics Guidebook: <a href="http://practicalmoneyskills.ca/downloads/pdfs/PMS_Guides_CA_ENG_8.pdf">http://practicalmoneyskills.ca/downloads/pdfs/PMS_Guides_CA_ENG_8.pdf</a></p>	<p>This guidebook from Practical Money Skills Canada walks the user through establishing their budget.</p>
<p>Practical Money Skills Guidebook: <a href="http://practicalmoneyskills.ca/downloads/pdfs/PMS_english_booklet_011714.pdf">http://practicalmoneyskills.ca/downloads/pdfs/PMS_english_booklet_011714.pdf</a></p>	<p>This guidebook from Practical Money Skills Canada provides information on a variety of financial literacy topics, such as, budgeting, saving, opening a bank account, credit, credit cards, and debt.</p>
<p>Free Tax prep: <a href="https://www.acorncanada.org/programs-and-services/financial-literacy-and-free-tax-prep">https://www.acorncanada.org/programs-and-services/financial-literacy-and-free-tax-prep</a></p>	<p>ACORN offices offer financial literacy support and free income tax preparation support. They have offices in Nova Scotia, Gatineau, Ottawa, Hamilton, Toronto, and Vancouver (must contact local offices directly).</p>
<p>New Financial Reality: A Planning Handbook: <a href="http://newfinancialreality.com/downloads/">http://newfinancialreality.com/downloads/</a></p>	<p>Downloadable handbook designed to fit the financial literacy needs of people who have experienced a disability or serious illness, or those who are providing care to someone who has had those experiences.</p>
<p>Financial Literacy Facilitator Resources: <a href="http://prospercanada.org/Resources/Financial-Literacy-Facilitator-Resources.aspx">http://prospercanada.org/Resources/Financial-Literacy-Facilitator-Resources.aspx</a></p>	<p>Prosper Canada provides a series of resources intended to be used by a facilitator to teach financial literacy. Resources are free and accessible at the provided link.</p>
<p>Financial Literacy Organizations and Initiatives: <a href="http://thecoflmap.info">http://thecoflmap.info</a></p>	<p>The Canadian Centre for Financial Literacy map of financial literacy organizations and initiatives across the country.</p>
<p><a href="https://itools-ioutils.fcac-acfc.gc.ca/RDCV-BRVC/search-eng.aspx">https://itools-ioutils.fcac-acfc.gc.ca/RDCV-BRVC/search-eng.aspx</a></p>	<p>Financial Consumer Agency of Canada's Canadian Financial Literacy Database (847 records)</p>

## Saskatchewan

Resources	Description
<p>Community Volunteer Income Tax Program (CVITP)  <a href="http://www.cra-arc.gc.ca/tx/ndvdl/vlntr/clncls/menu-eng.html">http://www.cra-arc.gc.ca/tx/ndvdl/vlntr/clncls/menu-eng.html</a></p>	<p>This is a list of Volunteer Tax Preparation Clinics offered through a partnership between Canada Revenue Agency and community organizations. Please check for your area to see if there are clinics available. They generally run between February and April.</p>
<p>Credit Counselling Society: Calculators  <a href="http://www.nomoredebts.org/learning_credit/calc.html">http://www.nomoredebts.org/learning_credit/calc.html</a></p>	<p>This website offers financial calculators for several goals:</p> <ul style="list-style-type: none"> <li>• Debt, Loan, Car Payment, &amp; Credit Card;</li> <li>• Interest, Credit Card, &amp; Loan Payment;</li> <li>• Debt Ratio &amp; Loan;</li> <li>• Debt Repayment Strategies to Stop Debt Stress; and,</li> <li>• Savings.</li> </ul>
<p>Budget Calculator Spreadsheet:  <a href="http://www.mymoneycoach.ca/my_budget/budget-calculator-spreadsheet.html">http://www.mymoneycoach.ca/my_budget/budget-calculator-spreadsheet.html</a></p>	<p>This free budget calculator spreadsheet is an Excel file you can download to help you work out your budget.</p>
<p>Credit Counselling Society: Online Chat  <a href="http://chat.nomoredebts.org/webim/client.php?thread=20220&amp;token=6003941&amp;level=ajaxed">http://chat.nomoredebts.org/webim/client.php?thread=20220&amp;token=6003941&amp;level=ajaxed</a></p>	<p>This website is to an online chat room where visitors can speak with a financial advisor. It is provided by a registered, non-profit charity called No More Debts.</p>
<p>Credit Counselling Society: Webinars  <a href="http://www.mymoneycoach.ca/credit-counselling-society-workshops.html">http://www.mymoneycoach.ca/credit-counselling-society-workshops.html</a></p>	<p>My Money Coach is a free public service provided by the Credit Counselling Society. They offer a series of free, online workshops or webinars on several financial literacy topics:</p> <ul style="list-style-type: none"> <li>• Couples &amp; Money Matters</li> <li>• Raising Financially Fit Kids</li> <li>• Budgeting 101: 6 Easy Steps to Manage Your Money</li> <li>• Irregular Income</li> <li>• Super Simple Savings</li> <li>• Budget Breakers</li> <li>• 75 Ways to Save on Household Expenses</li> <li>• Debt Solutions</li> <li>• Let's Talk Credit</li> <li>• Food and Finance</li> <li>• Organizing Your Finances in 1 Month</li> </ul>
<p>Credit Canada: Debt Solutions  <a href="https://creditcanada.com/free-debt-assessment">https://creditcanada.com/free-debt-assessment</a></p>	<p>Credit Canada Debt Solutions is a non-profit charity that provides services to help people leave debt behind. They offer a free, complete debt assessment to those who apply.</p>



<p>Financial Consumer Agency of Canada: Credit Card Payment Calculator Tool  <a href="http://itools-ioutils.fcac-acfc.gc.ca/CCPC-CPCC/CCPC-CPCC-eng.aspx">http://itools-ioutils.fcac-acfc.gc.ca/CCPC-CPCC/CCPC-CPCC-eng.aspx</a></p>	<p>Financial Consumer Agency of Canada provides a credit card payment calculator tool to help you determine the best payments for your income and needs.</p>
<p>Financial Consumer Agency of Canada: e-Learning Videos  <a href="http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/financialBasics/Pages/elearning-apprligne.aspx">http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/financialBasics/Pages/elearning-apprligne.aspx</a></p>	<p>Financial Consumer Agency of Canada is providing 8 e-Learning videos on financial literacy. The videos cover budgeting, credit, debt, saving and investing, financial planning, and protecting yourself from fraud.</p>
<p>Office of Consumer Affairs: Spending Smarter Tools  <a href="http://www.ic.gc.ca/eic/site/oca-bc.nsf/eng/h_ca02222.html">http://www.ic.gc.ca/eic/site/oca-bc.nsf/eng/h_ca02222.html</a></p>	<p>Industry Canada provides a series of tools and calculators on how to avoid common spending pitfalls and make the most of your money.</p>
<p>Spending Plan Workbook:  <a href="http://abclifeliteracy.ca/files/BookletOne-SpendingPlans-FINAL.pdf">http://abclifeliteracy.ca/files/BookletOne-SpendingPlans-FINAL.pdf</a></p>	<p>This workbook will help you plan how you will spend your money so that you can meet your needs and goals.</p>
<p>Family Financial Literacy:  <a href="http://abclifeliteracy.ca/files/BookletThree-FLForTheFamily-FINAL.pdf">http://abclifeliteracy.ca/files/BookletThree-FLForTheFamily-FINAL.pdf</a></p>	<p>This workbook helps families develop spending plans for parents and children. It also helps families talk about spending, saving, and budgeting.</p>
<p>Money Matters – Cost of Borrowing:  <a href="http://abclifeliteracy.ca/files/MM_Borrowing_Handbook.pdf">http://abclifeliteracy.ca/files/MM_Borrowing_Handbook.pdf</a></p>	<p>This workbook helps you learn about the cost of borrowing money.</p>
<p>Money Matters - Making a Budget:  <a href="http://abclifeliteracy.ca/files/MM_Budget_Handbook.pdf">http://abclifeliteracy.ca/files/MM_Budget_Handbook.pdf</a></p>	<p>This workbook helps walk you through the process of making a budget.</p>
<p>Tracking your Spending:  <a href="http://abclifeliteracy.ca/files/FLW-TrackingYourSpending-web%281%29.pdf">http://abclifeliteracy.ca/files/FLW-TrackingYourSpending-web%281%29.pdf</a></p>	<p>This quick reference sheet has tips to track your spending habits.</p>
<p>Spending Plan Worksheet:  <a href="http://abclifeliteracy.ca/files/FLW-Spending%20Plan%20Worksheet-web%281%29.pdf">http://abclifeliteracy.ca/files/FLW-Spending%20Plan%20Worksheet-web%281%29.pdf</a></p>	<p>This is a worksheet for creating a spending plan.</p>
<p>Tools and calculators:  <a href="http://www.getsmarteraboutmoney.ca/en/tools_and_calculators/calculators/Pages/AllCalculators.aspx#.VNTwhmTF_pA">http://www.getsmarteraboutmoney.ca/en/tools_and_calculators/calculators/Pages/AllCalculators.aspx#.VNTwhmTF_pA</a></p>	<p>This website provides many tools and calculators for retirement planning, credit cards and debt, paying for education, home owning, investing, as well as budget and savings.</p>
<p>Budget Worksheet - Adults:  <a href="http://www.moneyandstuff.info/pdfs/SampleBudgetforAdults.pdf">http://www.moneyandstuff.info/pdfs/SampleBudgetforAdults.pdf</a></p>	<p>This worksheet provides information on budgeting as well as a section to begin filling in your own budget.</p>
<p>Credit Concepts:  <a href="http://www.moneyandstuff.info/lessons/3C_CreditConcepts.pdf">http://www.moneyandstuff.info/lessons/3C_CreditConcepts.pdf</a></p>	<p>This handbook is aimed at teens and new graduates. It provides information about the benefits and pitfalls of credit cards and loans.</p>

<p>Series of financial calculators: <a href="https://www.nfcc.org/consumer-tools/calculators/">https://www.nfcc.org/consumer-tools/calculators/</a></p>	<p>The National Foundation for Credit Counselling website provides many calculators on financial needs, such as:</p> <ul style="list-style-type: none"> <li>• Automobile loan payment</li> <li>• Budgeting for a baby</li> <li>• Cost of credit</li> <li>• Paying down debt</li> <li>• And several more</li> </ul>
<p>Online Budget Worksheet: <a href="https://www.nfcc.org/consumer-tools/budget-worksheet/">https://www.nfcc.org/consumer-tools/budget-worksheet/</a></p>	<p>The National Foundation for Credit Counselling is providing an online automatic budget calculator.</p>
<p>Information on how to budget while unemployed: <a href="http://www.fcac-acfc.gc.ca/Eng/forConsumers/lifeEvents/losingJob/Pages/manYourB-gerSonBu.aspx">http://www.fcac-acfc.gc.ca/Eng/forConsumers/lifeEvents/losingJob/Pages/manYourB-gerSonBu.aspx</a></p>	<p>Financial Consumer Agency of Canada's webpage on managing your budget while unemployed. The page provides useful information on managing your budget as well as a budget calculator.</p>
<p>Checklist of what do to if you lose your job: <a href="http://www.fcac-acfc.gc.ca/Eng/forConsumers/lifeEvents/losingJob/Pages/checklis-aidememo.aspx">http://www.fcac-acfc.gc.ca/Eng/forConsumers/lifeEvents/losingJob/Pages/checklis-aidememo.aspx</a></p>	<p>The Financial Consumer Agency of Canada website provides a checklist of what you can do if you lose your job to protect your finances. Topics range from EI, job search, insurance, credit counselling, severance package, and more.</p>
<p>Information on credit and loans: <a href="http://www.fcac-acfc.gc.ca/Eng/forConsumers/topics/creditLoans/Pages/home-accueil.aspx">http://www.fcac-acfc.gc.ca/Eng/forConsumers/topics/creditLoans/Pages/home-accueil.aspx</a></p>	<p>The Financial Consumer Agency of Canada webpage discussing need-to-know quick information on credit and loans, such as, good debt vs. bad debt, loans, impact of credit reports, and scores.</p>
<p>Information on personal banking: <a href="http://www.fcac-acfc.gc.ca/Eng/forConsumers/topics/banking/Pages/Personal-Comptesp.aspx">http://www.fcac-acfc.gc.ca/Eng/forConsumers/topics/banking/Pages/Personal-Comptesp.aspx</a></p>	<p>The Financial Consumer Agency of Canada webpage outlining types of accounts, how to open one and what you need to know about debit cards.</p>
<p>Account selector tool: <a href="http://itools-ioutils.fcac-acfc.gc.ca/STCV-OSVC/acst-osco-eng.aspx?f1=1&amp;f2=1&amp;f4=S7">http://itools-ioutils.fcac-acfc.gc.ca/STCV-OSVC/acst-osco-eng.aspx?f1=1&amp;f2=1&amp;f4=S7</a></p>	<p>This is an interactive tool to compare features for different accounts, including monthly fees, interest rates, transaction fees and services. It is provided by the Financial Consumer Agency of Canada.</p>
<p>Tools and calculators: <a href="http://www.fcac-acfc.gc.ca/Eng/resources/toolsCalculators/Pages/home-accueil.aspx">http://www.fcac-acfc.gc.ca/Eng/resources/toolsCalculators/Pages/home-accueil.aspx</a></p>	<p>The Financial Consumer Agency of Canada webpage for tools and calculators, including a financial literacy self-assessment quiz, credit card tools, budget tools, mortgage and financial goal calculators, and more.</p>
<p>Your Financial Toolkit: <a href="http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/ft-">http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/ft-</a></p>	<p>The Financial Consumer Agency of Canada webpage on training for group leaders on how to</p>

<p><a href="http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/t-of/Pages/trainers-toolkit.aspx">of/Pages/trainers-toolkit.aspx</a></p>	<p>educate others on financial literacy. Also included are a series of PDF guides and PPT presentations (very bottom, left: <a href="http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/t-of/Pages/trainers-toolkit-materials.aspx">http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/t-of/Pages/trainers-toolkit-materials.aspx</a>).</p>
<p>Investment Calculator: <a href="http://www.bankofcanada.ca/rates/related/investment-calculator/?page_moved=1">http://www.bankofcanada.ca/rates/related/investment-calculator/?page_moved=1</a></p>	<p>Bank of Canada webpage providing an investment calculator showing the effect of inflation on investment.</p>
<p>Consumer Materials: <a href="http://practicalmoneyskills.ca/resources/freematerials/consumer/">http://practicalmoneyskills.ca/resources/freematerials/consumer/</a></p>	<p>Practical Money Skills Canada webpage with free downloadable resources such as games, calculators, guidebooks, and brochures to improve financial literacy.</p>
<p>Budget Basics Guidebook: <a href="http://practicalmoneyskills.ca/downloads/pdfs/PMS_Guides_CA_ENG_8.pdf">http://practicalmoneyskills.ca/downloads/pdfs/PMS_Guides_CA_ENG_8.pdf</a></p>	<p>This guidebook from Practical Money Skills Canada walks the user through establishing their budget.</p>
<p>Practical Money Skills Guidebook: <a href="http://practicalmoneyskills.ca/downloads/pdfs/PMS_english_booklet_011714.pdf">http://practicalmoneyskills.ca/downloads/pdfs/PMS_english_booklet_011714.pdf</a></p>	<p>This guidebook from Practical Money Skills Canada provides information on a variety of financial literacy topics, such as, budgeting, saving, opening a bank account, credit, credit cards, and debt.</p>
<p>Free Tax prep: <a href="https://www.acorncanada.org/programs-and-services/financial-literacy-and-free-tax-prep">https://www.acorncanada.org/programs-and-services/financial-literacy-and-free-tax-prep</a></p>	<p>ACORN offices offer financial literacy support and free income tax preparation support. They have offices in Nova Scotia, Gatineau, Ottawa, Hamilton, Toronto, and Vancouver (must contact local offices directly).</p>
<p>New Financial Reality: A Planning Handbook: <a href="http://newfinancialreality.com/downloads/">http://newfinancialreality.com/downloads/</a></p>	<p>Downloadable handbook designed to fit the financial literacy needs of people who have experienced a disability or serious illness, or those who are providing care to someone who has had those experiences.</p>
<p>Financial Literacy Facilitator Resources: <a href="http://prospercanada.org/Resources/Financial-Literacy-Facilitator-Resources.aspx">http://prospercanada.org/Resources/Financial-Literacy-Facilitator-Resources.aspx</a></p>	<p>Prosper Canada provides a series of resources intended to be used by a facilitator to teach financial literacy. Resources are free and accessible at the provided link.</p>
<p>Financial Literacy Organizations and Initiatives: <a href="http://theccflmap.info">http://theccflmap.info</a></p>	<p>The Canadian Centre for Financial Literacy map of financial literacy organizations and initiatives across the country.</p>
<p><a href="https://itools-ioutils.fcac-acfc.gc.ca/RDCV-BRVC/search-eng.aspx">https://itools-ioutils.fcac-acfc.gc.ca/RDCV-BRVC/search-eng.aspx</a></p>	<p>Financial Consumer Agency of Canada's Canadian Financial Literacy Database (847 records)</p>

## Northwest Territories

Resources	Description
<p>Community Volunteer Income Tax Program (CVITP)  <a href="http://www.cra-arc.gc.ca/tx/ndvdl/vlntr/clncls/menu-eng.html">http://www.cra-arc.gc.ca/tx/ndvdl/vlntr/clncls/menu-eng.html</a></p>	<p>This is a list of Volunteer Tax Preparation Clinics offered through a partnership between Canada Revenue Agency and community organizations. Please check for your area to see if there are clinics available. They generally run between February and April.</p>
<p>Credit Counselling Society: Calculators  <a href="http://www.nomoredebts.org/learning_credit/calc.html">http://www.nomoredebts.org/learning_credit/calc.html</a></p>	<p>This website offers financial calculators for several goals:</p> <ul style="list-style-type: none"> <li>• Debt, Loan, Car Payment, &amp; Credit Card;</li> <li>• Interest, Credit Card, &amp; Loan Payment;</li> <li>• Debt Ratio &amp; Loan;</li> <li>• Debt Repayment Strategies to Stop Debt Stress; and,</li> <li>• Savings.</li> </ul>
<p>Budget Calculator Spreadsheet:  <a href="http://www.mymoneycoach.ca/my_budget/budget-calculator-spreadsheet.html">http://www.mymoneycoach.ca/my_budget/budget-calculator-spreadsheet.html</a></p>	<p>This free budget calculator spreadsheet is an Excel file you can download to help you work out your budget.</p>
<p>Credit Counselling Society: Online Chat  <a href="http://chat.nomoredebts.org/webim/client.php?thread=20220&amp;token=6003941&amp;level=ajaxed">http://chat.nomoredebts.org/webim/client.php?thread=20220&amp;token=6003941&amp;level=ajaxed</a></p>	<p>This website is to an online chat room where visitors can speak with a financial advisor. It is provided by a registered, non-profit charity called No More Debts.</p>
<p>Credit Counselling Society: Webinars  <a href="http://www.mymoneycoach.ca/credit-counselling-society-workshops.html">http://www.mymoneycoach.ca/credit-counselling-society-workshops.html</a></p>	<p>My Money Coach is a free public service provided by the Credit Counselling Society. They offer a series of free, online workshops or webinars on several financial literacy topics:</p> <ul style="list-style-type: none"> <li>• Couples &amp; Money Matters</li> <li>• Raising Financially Fit Kids</li> <li>• Budgeting 101: 6 Easy Steps to Manage Your Money</li> <li>• Irregular Income</li> <li>• Super Simple Savings</li> <li>• Budget Breakers</li> <li>• 75 Ways to Save on Household Expenses</li> <li>• Debt Solutions</li> <li>• Let's Talk Credit</li> <li>• Food and Finance</li> <li>• Organizing Your Finances in 1 Month</li> </ul>
<p>Credit Canada: Debt Solutions  <a href="https://creditcanada.com/free-debt-assessment">https://creditcanada.com/free-debt-assessment</a></p>	<p>Credit Canada Debt Solutions is a non-profit charity that provides services to help people leave debt behind. They offer a free, complete debt assessment to those who apply.</p>

<p>Financial Consumer Agency of Canada: Credit Card Payment Calculator Tool  <a href="http://itools-ioutils.fcac-acfc.gc.ca/CCPC-CPCC/CCPC-CPCC-eng.aspx">http://itools-ioutils.fcac-acfc.gc.ca/CCPC-CPCC/CCPC-CPCC-eng.aspx</a></p>	<p>Financial Consumer Agency of Canada provides a credit card payment calculator tool to help you determine the best payments for your income and needs.</p>
<p>Financial Consumer Agency of Canada: e-Learning Videos  <a href="http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/financialBasics/Pages/elearning-apprligne.aspx">http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/financialBasics/Pages/elearning-apprligne.aspx</a></p>	<p>Financial Consumer Agency of Canada is providing 8 e-Learning videos on financial literacy. The videos cover budgeting, credit, debt, saving and investing, financial planning, and protecting yourself from fraud.</p>
<p>Office of Consumer Affairs: Spending Smarter Tools  <a href="http://www.ic.gc.ca/eic/site/oca-bc.nsf/eng/h_ca02222.html">http://www.ic.gc.ca/eic/site/oca-bc.nsf/eng/h_ca02222.html</a></p>	<p>Industry Canada provides a series of tools and calculators on how to avoid common spending pitfalls and make the most of your money.</p>
<p>Spending Plan Workbook:  <a href="http://abclifeliteracy.ca/files/BookletOne-SpendingPlans-FINAL.pdf">http://abclifeliteracy.ca/files/BookletOne-SpendingPlans-FINAL.pdf</a></p>	<p>This workbook will help you plan how you will spend your money so that you can meet your needs and goals.</p>
<p>Family Financial Literacy:  <a href="http://abclifeliteracy.ca/files/BookletThree-FLForTheFamily-FINAL.pdf">http://abclifeliteracy.ca/files/BookletThree-FLForTheFamily-FINAL.pdf</a></p>	<p>This workbook helps families develop spending plans for parents and children. It also helps families talk about spending, saving, and budgeting.</p>
<p>Money Matters – Cost of Borrowing:  <a href="http://abclifeliteracy.ca/files/MM_Borrowing_Handbook.pdf">http://abclifeliteracy.ca/files/MM_Borrowing_Handbook.pdf</a></p>	<p>This workbook helps you learn about the cost of borrowing money.</p>
<p>Money Matters - Making a Budget:  <a href="http://abclifeliteracy.ca/files/MM_Budget_Handbook.pdf">http://abclifeliteracy.ca/files/MM_Budget_Handbook.pdf</a></p>	<p>This workbook helps walk you through the process of making a budget.</p>
<p>Tracking your Spending:  <a href="http://abclifeliteracy.ca/files/FLW-TrackingYourSpending-web%281%29.pdf">http://abclifeliteracy.ca/files/FLW-TrackingYourSpending-web%281%29.pdf</a></p>	<p>This quick reference sheet has tips to track your spending habits.</p>
<p>Spending Plan Worksheet:  <a href="http://abclifeliteracy.ca/files/FLW-Spending%20Plan%20Worksheet-web%281%29.pdf">http://abclifeliteracy.ca/files/FLW-Spending%20Plan%20Worksheet-web%281%29.pdf</a></p>	<p>This is a worksheet for creating a spending plan.</p>
<p>Tools and calculators:  <a href="http://www.getsmarteraboutmoney.ca/en/tools_and_calculators/calculators/Pages/AllCalculators.aspx#.VNTwhmTF_pA">http://www.getsmarteraboutmoney.ca/en/tools_and_calculators/calculators/Pages/AllCalculators.aspx#.VNTwhmTF_pA</a></p>	<p>This website provides many tools and calculators for retirement planning, credit cards and debt, paying for education, home owning, investing, as well as budget and savings.</p>
<p>Budget Worksheet - Adults:  <a href="http://www.moneyandstuff.info/pdfs/SampleBudgetforAdults.pdf">http://www.moneyandstuff.info/pdfs/SampleBudgetforAdults.pdf</a></p>	<p>This worksheet provides information on budgeting as well as a section to begin filling in your own budget.</p>
<p>Credit Concepts:  <a href="http://www.moneyandstuff.info/lessons/3C_CreditConcepts.pdf">http://www.moneyandstuff.info/lessons/3C_CreditConcepts.pdf</a></p>	<p>This handbook is aimed at teens and new graduates. It provides information about the benefits and pitfalls of credit cards and loans.</p>
<p>Series of financial calculators:  <a href="https://www.nfcc.org/consumer-tools/calculators/">https://www.nfcc.org/consumer-tools/calculators/</a></p>	<p>The National Foundation for Credit Counselling website provides many calculators on financial</p>

	<p>needs, such as:</p> <ul style="list-style-type: none"> <li>• Automobile loan payment</li> <li>• Budgeting for a baby</li> <li>• Cost of credit</li> <li>• Paying down debt</li> <li>• And several more</li> </ul>
<p>Online Budget Worksheet: <a href="https://www.nfcc.org/consumer-tools/budget-worksheet/">https://www.nfcc.org/consumer-tools/budget-worksheet/</a></p>	<p>The National Foundation for Credit Counselling is providing an online automatic budget calculator.</p>
<p>Information on how to budget while unemployed: <a href="http://www.fcac-acfc.gc.ca/Eng/forConsumers/lifeEvents/losingJob/Pages/manYourB-gerSonBu.aspx">http://www.fcac-acfc.gc.ca/Eng/forConsumers/lifeEvents/losingJob/Pages/manYourB-gerSonBu.aspx</a></p>	<p>Financial Consumer Agency of Canada's webpage on managing your budget while unemployed. The page provides useful information on managing your budget as well as a budget calculator.</p>
<p>Checklist of what do to if you lose your job: <a href="http://www.fcac-acfc.gc.ca/Eng/forConsumers/lifeEvents/losingJob/Pages/checklis-aidememo.aspx">http://www.fcac-acfc.gc.ca/Eng/forConsumers/lifeEvents/losingJob/Pages/checklis-aidememo.aspx</a></p>	<p>The Financial Consumer Agency of Canada website provides a checklist of what you can do if you lose your job to protect your finances. Topics range from EI, job search, insurance, credit counselling, severance package, and more.</p>
<p>Information on credit and loans: <a href="http://www.fcac-acfc.gc.ca/Eng/forConsumers/topics/creditLoans/Pages/home-accueil.aspx">http://www.fcac-acfc.gc.ca/Eng/forConsumers/topics/creditLoans/Pages/home-accueil.aspx</a></p>	<p>The Financial Consumer Agency of Canada webpage discussing need-to-know quick information on credit and loans, such as, good debt vs. bad debt, loans, impact of credit reports, and scores.</p>
<p>Information on personal banking: <a href="http://www.fcac-acfc.gc.ca/Eng/forConsumers/topics/banking/Pages/Personal-Comptesp.aspx">http://www.fcac-acfc.gc.ca/Eng/forConsumers/topics/banking/Pages/Personal-Comptesp.aspx</a></p>	<p>The Financial Consumer Agency of Canada webpage outlining types of accounts, how to open one and what you need to know about debit cards</p>
<p>Account selector tool: <a href="http://itools-ioutils.fcac-acfc.gc.ca/STCV-OSVC/acst-osco-eng.aspx?f1=1&amp;f2=1&amp;f4=S7">http://itools-ioutils.fcac-acfc.gc.ca/STCV-OSVC/acst-osco-eng.aspx?f1=1&amp;f2=1&amp;f4=S7</a></p>	<p>This is an interactive tool to compare features for different accounts, including monthly fees, interest rates, transaction fees and services. It is provided by the Financial Consumer Agency of Canada.</p>
<p>Tools and calculators: <a href="http://www.fcac-acfc.gc.ca/Eng/resources/toolsCalculators/Pages/home-accueil.aspx">http://www.fcac-acfc.gc.ca/Eng/resources/toolsCalculators/Pages/home-accueil.aspx</a></p>	<p>The Financial Consumer Agency of Canada webpage for tools and calculators, including a financial literacy self-assessment quiz, credit card tools, budget tools, mortgage and financial goal calculators, and more.</p>
<p>Your Financial Toolkit: <a href="http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/ft-of/Pages/trainers-toolkit.aspx">http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/ft-of/Pages/trainers-toolkit.aspx</a></p>	<p>The Financial Consumer Agency of Canada webpage on training for group leaders on how to educate others on financial literacy. Also included are a series of PDF guides and PPT</p>

	presentations (very bottom, left: <a href="http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/f-t-of/Pages/trainers-toolkit-materials.aspx">http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/f-t-of/Pages/trainers-toolkit-materials.aspx</a> ).
Investment Calculator: <a href="http://www.bankofcanada.ca/rates/related/investment-calculator/?page_moved=1">http://www.bankofcanada.ca/rates/related/investment-calculator/?page_moved=1</a>	Bank of Canada webpage providing an investment calculator showing the effect of inflation on investment.
Consumer Materials: <a href="http://practicalmoneyskills.ca/resources/freematerials/consumer/">http://practicalmoneyskills.ca/resources/freematerials/consumer/</a>	Practical Money Skills Canada webpage with free downloadable resources such as games, calculators, guidebooks, and brochures to improve financial literacy.
Budget Basics Guidebook: <a href="http://practicalmoneyskills.ca/downloads/pdfs/PMS_Guides_CA_ENG_8.pdf">http://practicalmoneyskills.ca/downloads/pdfs/PMS_Guides_CA_ENG_8.pdf</a>	This guidebook from Practical Money Skills Canada walks the user through establishing their budget.
Practical Money Skills Guidebook: <a href="http://practicalmoneyskills.ca/downloads/pdfs/PMS_english_booklet_011714.pdf">http://practicalmoneyskills.ca/downloads/pdfs/PMS_english_booklet_011714.pdf</a>	This guidebook from Practical Money Skills Canada provides information on a variety of financial literacy topics, such as, budgeting, saving, opening a bank account, credit, credit cards, and debt.
Free Tax prep: <a href="https://www.acorncanada.org/programs-and-services/financial-literacy-and-free-tax-prep">https://www.acorncanada.org/programs-and-services/financial-literacy-and-free-tax-prep</a>	ACORN offices offer financial literacy support and free income tax preparation support. They have offices in Nova Scotia, Gatineau, Ottawa, Hamilton, Toronto, and Vancouver (must contact local offices directly).
New Financial Reality: A Planning Handbook: <a href="http://newfinancialreality.com/downloads/">http://newfinancialreality.com/downloads/</a>	Downloadable handbook designed to fit the financial literacy needs of people who have experienced a disability or serious illness, or those who are providing care to someone who has had those experiences.
Financial Literacy Facilitator Resources: <a href="http://prospercanada.org/Resources/Financial-Literacy-Facilitator-Resources.aspx">http://prospercanada.org/Resources/Financial-Literacy-Facilitator-Resources.aspx</a>	Prosper Canada provides a series of resources intended to be used by a facilitator to teach financial literacy. Resources are free and accessible at the provided link.
Financial Literacy Organizations and Initiatives: <a href="http://theccflmap.info">http://theccflmap.info</a>	The Canadian Centre for Financial Literacy map of financial literacy organizations and initiatives across the country.
<a href="https://tools-ioutils.fcac-acfc.gc.ca/RDCV-BRVC/search-eng.aspx">https://tools-ioutils.fcac-acfc.gc.ca/RDCV-BRVC/search-eng.aspx</a>	Financial Consumer Agency of Canada's Canadian Financial Literacy Database (847 records)

## Nunavut

Resources	Description
<p>Community Volunteer Income Tax Program (CVITP)  <a href="http://www.cra-arc.gc.ca/tx/ndvdl/vlntr/clncs/menu-eng.html">http://www.cra-arc.gc.ca/tx/ndvdl/vlntr/clncs/menu-eng.html</a></p>	<p>This is a list of Volunteer Tax Preparation Clinics offered through a partnership between Canada Revenue Agency and community organizations. Please check for your area to see if there are clinics available. They generally run between February and April.</p>
<p>Credit Counselling Society: Calculators  <a href="http://www.nomoredebts.org/learning_credit/calc.html">http://www.nomoredebts.org/learning_credit/calc.html</a></p>	<p>This website offers financial calculators for several goals:</p> <ul style="list-style-type: none"> <li>• Debt, Loan, Car Payment, &amp; Credit Card;</li> <li>• Interest, Credit Card, &amp; Loan Payment;</li> <li>• Debt Ratio &amp; Loan;</li> <li>• Debt Repayment Strategies to Stop Debt Stress; and,</li> <li>• Savings.</li> </ul>
<p>Budget Calculator Spreadsheet:  <a href="http://www.mymoneycoach.ca/my_budget/budget-calculator-spreadsheet.html">http://www.mymoneycoach.ca/my_budget/budget-calculator-spreadsheet.html</a></p>	<p>This free budget calculator spreadsheet is an Excel file you can download to help you work out your budget.</p>
<p>Credit Counselling Society: Online Chat  <a href="http://chat.nomoredebts.org/webim/client.php?thread=20220&amp;token=6003941&amp;level=ajaxed">http://chat.nomoredebts.org/webim/client.php?thread=20220&amp;token=6003941&amp;level=ajaxed</a></p>	<p>This website is to an online chat room where visitors can speak with a financial advisor. It is provided by a registered, non-profit charity called No More Debts.</p>
<p>Credit Counselling Society: Webinars  <a href="http://www.mymoneycoach.ca/credit-counselling-society-workshops.html">http://www.mymoneycoach.ca/credit-counselling-society-workshops.html</a></p>	<p>My Money Coach is a free public service provided by the Credit Counselling Society. They offer a series of free, online workshops or webinars on several financial literacy topics:</p> <ul style="list-style-type: none"> <li>• Couples &amp; Money Matters</li> <li>• Raising Financially Fit Kids</li> <li>• Budgeting 101: 6 Easy Steps to Manage Your Money</li> <li>• Irregular Income</li> <li>• Super Simple Savings</li> <li>• Budget Breakers</li> <li>• 75 Ways to Save on Household Expenses</li> <li>• Debt Solutions</li> <li>• Let's Talk Credit</li> <li>• Food and Finance</li> <li>• Organizing Your Finances in 1 Month</li> </ul>
<p>Credit Canada: Debt Solutions  <a href="https://creditcanada.com/free-debt-assessment">https://creditcanada.com/free-debt-assessment</a></p>	<p>Credit Canada Debt Solutions is a non-profit charity that provides services to help people leave debt behind. They offer a free, complete debt assessment to those who apply.</p>



<p>Financial Consumer Agency of Canada: Credit Card Payment Calculator Tool  <a href="http://itools-ioutils.fcac-acfc.gc.ca/CCPC-CPCC/CCPC-CPCC-eng.aspx">http://itools-ioutils.fcac-acfc.gc.ca/CCPC-CPCC/CCPC-CPCC-eng.aspx</a></p>	<p>Financial Consumer Agency of Canada provides a credit card payment calculator tool to help you determine the best payments for your income and needs.</p>
<p>Financial Consumer Agency of Canada: e-Learning Videos  <a href="http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/financialBasics/Pages/elearning-apprligne.aspx">http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/financialBasics/Pages/elearning-apprligne.aspx</a></p>	<p>Financial Consumer Agency of Canada is providing 8 e-Learning videos on financial literacy. The videos cover budgeting, credit, debt, saving and investing, financial planning, and protecting yourself from fraud.</p>
<p>Office of Consumer Affairs: Spending Smarter Tools  <a href="http://www.ic.gc.ca/eic/site/oca-bc.nsf/eng/h_ca02222.html">http://www.ic.gc.ca/eic/site/oca-bc.nsf/eng/h_ca02222.html</a></p>	<p>Industry Canada provides a series of tools and calculators on how to avoid common spending pitfalls and make the most of your money.</p>
<p>Spending Plan Workbook:  <a href="http://abclifeliteracy.ca/files/BookletOne-SpendingPlans-FINAL.pdf">http://abclifeliteracy.ca/files/BookletOne-SpendingPlans-FINAL.pdf</a></p>	<p>This workbook will help you plan how you will spend your money so that you can meet your needs and goals.</p>
<p>Family Financial Literacy:  <a href="http://abclifeliteracy.ca/files/BookletThree-FLForTheFamily-FINAL.pdf">http://abclifeliteracy.ca/files/BookletThree-FLForTheFamily-FINAL.pdf</a></p>	<p>This workbook helps families develop spending plans for parents and children. It also helps families talk about spending, saving, and budgeting.</p>
<p>Money Matters – Cost of Borrowing:  <a href="http://abclifeliteracy.ca/files/MM_Borrowing_Handbook.pdf">http://abclifeliteracy.ca/files/MM_Borrowing_Handbook.pdf</a></p>	<p>This workbook helps you learn about the cost of borrowing money.</p>
<p>Money Matters - Making a Budget:  <a href="http://abclifeliteracy.ca/files/MM_Budget_Handbook.pdf">http://abclifeliteracy.ca/files/MM_Budget_Handbook.pdf</a></p>	<p>This workbook helps walk you through the process of making a budget.</p>
<p>Tracking your Spending:  <a href="http://abclifeliteracy.ca/files/FLW-TrackingYourSpending-web%281%29.pdf">http://abclifeliteracy.ca/files/FLW-TrackingYourSpending-web%281%29.pdf</a></p>	<p>This quick reference sheet has tips to track your spending habits.</p>
<p>Spending Plan Worksheet:  <a href="http://abclifeliteracy.ca/files/FLW-Spending%20Plan%20Worksheet-web%281%29.pdf">http://abclifeliteracy.ca/files/FLW-Spending%20Plan%20Worksheet-web%281%29.pdf</a></p>	<p>This is a worksheet for creating a spending plan.</p>
<p>Tools and calculators:  <a href="http://www.getsmarteraboutmoney.ca/en/tools_and_calculators/calculators/Pages/AllCalculators.aspx#.VNTwhmTF_pA">http://www.getsmarteraboutmoney.ca/en/tools_and_calculators/calculators/Pages/AllCalculators.aspx#.VNTwhmTF_pA</a></p>	<p>This website provides many tools and calculators for retirement planning, credit cards and debt, paying for education, home owning, investing, as well as budget and savings.</p>
<p>Budget Worksheet - Adults:  <a href="http://www.moneyandstuff.info/pdfs/SampleBudgetforAdults.pdf">http://www.moneyandstuff.info/pdfs/SampleBudgetforAdults.pdf</a></p>	<p>This worksheet provides information on budgeting as well as a section to begin filling in your own budget.</p>
<p>Credit Concepts:  <a href="http://www.moneyandstuff.info/lessons/3C_CreditConcepts.pdf">http://www.moneyandstuff.info/lessons/3C_CreditConcepts.pdf</a></p>	<p>This handbook is aimed at teens and new graduates. It provides information about the benefits and pitfalls of credit cards and loans.</p>
<p>Series of financial calculators:  <a href="https://www.nfcc.org/consumer-tools/calculators/">https://www.nfcc.org/consumer-tools/calculators/</a></p>	<p>The National Foundation for Credit Counselling website provides many calculators on financial</p>

	<p>needs, such as:</p> <ul style="list-style-type: none"> <li>• Automobile loan payment</li> <li>• Budgeting for a baby</li> <li>• Cost of credit</li> <li>• Paying down debt</li> <li>• And several more</li> </ul>
<p>Online Budget Worksheet: <a href="https://www.nfcc.org/consumer-tools/budget-worksheet/">https://www.nfcc.org/consumer-tools/budget-worksheet/</a></p>	<p>The National Foundation for Credit Counselling is providing an online automatic budget calculator.</p>
<p>Information on how to budget while unemployed: <a href="http://www.fcac-acfc.gc.ca/Eng/forConsumers/lifeEvents/losingJob/Pages/manYourB-gerSonBu.aspx">http://www.fcac-acfc.gc.ca/Eng/forConsumers/lifeEvents/losingJob/Pages/manYourB-gerSonBu.aspx</a></p>	<p>Financial Consumer Agency of Canada's webpage on managing your budget while unemployed. The page provides useful information on managing your budget as well as a budget calculator.</p>
<p>Checklist of what do to if you lose your job: <a href="http://www.fcac-acfc.gc.ca/Eng/forConsumers/lifeEvents/losingJob/Pages/checklis-aidememo.aspx">http://www.fcac-acfc.gc.ca/Eng/forConsumers/lifeEvents/losingJob/Pages/checklis-aidememo.aspx</a></p>	<p>The Financial Consumer Agency of Canada website provides a checklist of what you can do if you lose your job to protect your finances. Topics range from EI, job search, insurance, credit counselling, severance package, and more.</p>
<p>Information on credit and loans: <a href="http://www.fcac-acfc.gc.ca/Eng/forConsumers/topics/creditLoans/Pages/home-accueil.aspx">http://www.fcac-acfc.gc.ca/Eng/forConsumers/topics/creditLoans/Pages/home-accueil.aspx</a></p>	<p>The Financial Consumer Agency of Canada webpage discussing need-to-know quick information on credit and loans, such as, good debt vs. bad debt, loans, impact of credit reports, and scores.</p>
<p>Information on personal banking: <a href="http://www.fcac-acfc.gc.ca/Eng/forConsumers/topics/banking/Pages/Personal-Comptesp.aspx">http://www.fcac-acfc.gc.ca/Eng/forConsumers/topics/banking/Pages/Personal-Comptesp.aspx</a></p>	<p>The Financial Consumer Agency of Canada webpage outlining types of accounts, how to open one and what you need to know about debit cards.</p>
<p>Account selector tool: <a href="http://itools-ioutils.fcac-acfc.gc.ca/STCV-OSVC/acst-osco-eng.aspx?f1=1&amp;f2=1&amp;f4=S7">http://itools-ioutils.fcac-acfc.gc.ca/STCV-OSVC/acst-osco-eng.aspx?f1=1&amp;f2=1&amp;f4=S7</a></p>	<p>This is an interactive tool to compare features for different accounts, including monthly fees, interest rates, transaction fees and services. It is provided by the Financial Consumer Agency of Canada.</p>
<p>Tools and calculators: <a href="http://www.fcac-acfc.gc.ca/Eng/resources/toolsCalculators/Pages/home-accueil.aspx">http://www.fcac-acfc.gc.ca/Eng/resources/toolsCalculators/Pages/home-accueil.aspx</a></p>	<p>The Financial Consumer Agency of Canada webpage for tools and calculators, including a financial literacy self-assessment quiz, credit card tools, budget tools, mortgage and financial goal calculators, and more.</p>
<p>Your Financial Toolkit: <a href="http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/ft-of/Pages/trainers-toolkit.aspx">http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/ft-of/Pages/trainers-toolkit.aspx</a></p>	<p>The Financial Consumer Agency of Canada webpage on training for group leaders on how to educate others on financial literacy. Also included are a series of PDF guides and PPT</p>

	presentations (very bottom, left: <a href="http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/f-t-of/Pages/trainers-toolkit-materials.aspx">http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/f-t-of/Pages/trainers-toolkit-materials.aspx</a> ).
Investment Calculator: <a href="http://www.bankofcanada.ca/rates/related/investment-calculator/?page_moved=1">http://www.bankofcanada.ca/rates/related/investment-calculator/?page_moved=1</a>	Bank of Canada webpage providing an investment calculator showing the effect of inflation on investment.
Consumer Materials: <a href="http://practicalmoneyskills.ca/resources/freematerials/consumer/">http://practicalmoneyskills.ca/resources/freematerials/consumer/</a>	Practical Money Skills Canada webpage with free downloadable resources such as games, calculators, guidebooks, and brochures to improve financial literacy.
Budget Basics Guidebook: <a href="http://practicalmoneyskills.ca/downloads/pdfs/PMS_Guides_CA_ENG_8.pdf">http://practicalmoneyskills.ca/downloads/pdfs/PMS_Guides_CA_ENG_8.pdf</a>	This guidebook from Practical Money Skills Canada walks the user through establishing their budget.
Practical Money Skills Guidebook: <a href="http://practicalmoneyskills.ca/downloads/pdfs/PMS_english_booklet_011714.pdf">http://practicalmoneyskills.ca/downloads/pdfs/PMS_english_booklet_011714.pdf</a>	This guidebook from Practical Money Skills Canada provides information on a variety of financial literacy topics, such as, budgeting, saving, opening a bank account, credit, credit cards, and debt.
Free Tax prep: <a href="https://www.acorncanada.org/programs-and-services/financial-literacy-and-free-tax-prep">https://www.acorncanada.org/programs-and-services/financial-literacy-and-free-tax-prep</a>	ACORN offices offer financial literacy support and free income tax preparation support. They have offices in Nova Scotia, Gatineau, Ottawa, Hamilton, Toronto, and Vancouver (must contact local offices directly).
New Financial Reality: A Planning Handbook: <a href="http://newfinancialreality.com/downloads/">http://newfinancialreality.com/downloads/</a>	Downloadable handbook designed to fit the financial literacy needs of people who have experienced a disability or serious illness, or those who are providing care to someone who has had those experiences.
Financial Literacy Facilitator Resources: <a href="http://prospercanada.org/Resources/Financial-Literacy-Facilitator-Resources.aspx">http://prospercanada.org/Resources/Financial-Literacy-Facilitator-Resources.aspx</a>	Prosper Canada provides a series of resources intended to be used by a facilitator to teach financial literacy. Resources are free and accessible at the provided link.
Financial Literacy Organizations and Initiatives: <a href="http://theccflmap.info">http://theccflmap.info</a>	The Canadian Centre for Financial Literacy map of financial literacy organizations and initiatives across the country.
<a href="https://tools-ioutils.fcac-acfc.gc.ca/RDCV-BRVC/search-eng.aspx">https://tools-ioutils.fcac-acfc.gc.ca/RDCV-BRVC/search-eng.aspx</a>	Financial Consumer Agency of Canada's Canadian Financial Literacy Database (847 records).

Resources	Description
<p>Community Volunteer Income Tax Program (CVITP)  <a href="http://www.cra-arc.gc.ca/tx/ndvdl/vlntr/clncls/menu-eng.html">http://www.cra-arc.gc.ca/tx/ndvdl/vlntr/clncls/menu-eng.html</a></p>	<p>This is a list of Volunteer Tax Preparation Clinics offered through a partnership between Canada Revenue Agency and community organizations. Please check for your area to see if there are clinics available. They generally run between February and April.</p>
<p>Credit Counselling Society: Calculators  <a href="http://www.nomoredebts.org/learning_credit/calc.html">http://www.nomoredebts.org/learning_credit/calc.html</a></p>	<p>This website offers financial calculators for several goals:</p> <ul style="list-style-type: none"> <li>• Debt, Loan, Car Payment, &amp; Credit Card;</li> <li>• Interest, Credit Card, &amp; Loan Payment;</li> <li>• Debt Ratio &amp; Loan;</li> <li>• Debt Repayment Strategies to Stop Debt Stress; and,</li> <li>• Savings.</li> </ul>
<p>Budget Calculator Spreadsheet:  <a href="http://www.mymoneycoach.ca/my_budget/budget-calculator-spreadsheet.html">http://www.mymoneycoach.ca/my_budget/budget-calculator-spreadsheet.html</a></p>	<p>This free budget calculator spreadsheet is an Excel file you can download to help you work out your budget.</p>
<p>Credit Counselling Society: Online Chat  <a href="http://chat.nomoredebts.org/webim/client.php?thread=20220&amp;token=6003941&amp;level=ajaxed">http://chat.nomoredebts.org/webim/client.php?thread=20220&amp;token=6003941&amp;level=ajaxed</a></p>	<p>This website is to an online chat room where visitors can speak with a financial advisor. It is provided by a registered, non-profit charity called No More Debts.</p>
<p>Credit Counselling Society: Webinars  <a href="http://www.mymoneycoach.ca/credit-counselling-society-workshops.html">http://www.mymoneycoach.ca/credit-counselling-society-workshops.html</a></p>	<p>My Money Coach is a free public service provided by the Credit Counselling Society. They offer a series of free, online workshops or webinars on several financial literacy topics:</p> <ul style="list-style-type: none"> <li>• Couples &amp; Money Matters</li> <li>• Raising Financially Fit Kids</li> <li>• Budgeting 101: 6 Easy Steps to Manage Your Money</li> <li>• Irregular Income</li> <li>• Super Simple Savings</li> <li>• Budget Breakers</li> <li>• 75 Ways to Save on Household Expenses</li> <li>• Debt Solutions</li> <li>• Let's Talk Credit</li> <li>• Food and Finance</li> <li>• Organizing Your Finances in 1 Month</li> </ul>
<p>Credit Canada: Debt Solutions  <a href="https://creditcanada.com/free-debt-assessment">https://creditcanada.com/free-debt-assessment</a></p>	<p>Credit Canada Debt Solutions is a non-profit charity that provides services to help people leave debt behind. They offer a free, complete debt assessment to those who apply.</p>

<p>Financial Consumer Agency of Canada: Credit Card Payment Calculator Tool  <a href="http://itools-ioutils.fcac-acfc.gc.ca/CCPC-CPCC/CCPC-CPCC-eng.aspx">http://itools-ioutils.fcac-acfc.gc.ca/CCPC-CPCC/CCPC-CPCC-eng.aspx</a></p>	<p>Financial Consumer Agency of Canada provides a credit card payment calculator tool to help you determine the best payments for your income and needs.</p>
<p>Financial Consumer Agency of Canada: e-Learning Videos  <a href="http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/financialBasics/Pages/elearning-apprligne.aspx">http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/financialBasics/Pages/elearning-apprligne.aspx</a></p>	<p>Financial Consumer Agency of Canada is providing 8 e-Learning videos on financial literacy. The videos cover budgeting, credit, debt, saving and investing, financial planning, and protecting yourself from fraud.</p>
<p>Office of Consumer Affairs: Spending Smarter Tools  <a href="http://www.ic.gc.ca/eic/site/oca-bc.nsf/eng/h_ca02222.html">http://www.ic.gc.ca/eic/site/oca-bc.nsf/eng/h_ca02222.html</a></p>	<p>Industry Canada provides a series of tools and calculators on how to avoid common spending pitfalls and make the most of your money.</p>
<p>Spending Plan Workbook:  <a href="http://abclifeliteracy.ca/files/BookletOne-SpendingPlans-FINAL.pdf">http://abclifeliteracy.ca/files/BookletOne-SpendingPlans-FINAL.pdf</a></p>	<p>This workbook will help you plan how you will spend your money so that you can meet your needs and goals.</p>
<p>Family Financial Literacy:  <a href="http://abclifeliteracy.ca/files/BookletThree-FLForTheFamily-FINAL.pdf">http://abclifeliteracy.ca/files/BookletThree-FLForTheFamily-FINAL.pdf</a></p>	<p>This workbook helps families develop spending plans for parents and children. It also helps families talk about spending, saving, and budgeting.</p>
<p>Money Matters – Cost of Borrowing:  <a href="http://abclifeliteracy.ca/files/MM_Borrowing_Handbook.pdf">http://abclifeliteracy.ca/files/MM_Borrowing_Handbook.pdf</a></p>	<p>This workbook helps you learn about the cost of borrowing money.</p>
<p>Money Matters - Making a Budget:  <a href="http://abclifeliteracy.ca/files/MM_Budget_Handbook.pdf">http://abclifeliteracy.ca/files/MM_Budget_Handbook.pdf</a></p>	<p>This workbook helps walk you through the process of making a budget.</p>
<p>Tracking your Spending:  <a href="http://abclifeliteracy.ca/files/FLW-TrackingYourSpending-web%281%29.pdf">http://abclifeliteracy.ca/files/FLW-TrackingYourSpending-web%281%29.pdf</a></p>	<p>This quick reference sheet has tips to track your spending habits.</p>
<p>Spending Plan Worksheet:  <a href="http://abclifeliteracy.ca/files/FLW-Spending%20Plan%20Worksheet-web%281%29.pdf">http://abclifeliteracy.ca/files/FLW-Spending%20Plan%20Worksheet-web%281%29.pdf</a></p>	<p>This is a worksheet for creating a spending plan.</p>
<p>Tools and calculators:  <a href="http://www.getsmarteraboutmoney.ca/en/tools_and_calculators/calculators/Pages/AllCalculators.aspx#.VNTwhmTF_pA">http://www.getsmarteraboutmoney.ca/en/tools_and_calculators/calculators/Pages/AllCalculators.aspx#.VNTwhmTF_pA</a></p>	<p>This website provides many tools and calculators for retirement planning, credit cards and debt, paying for education, home owning, investing, as well as budget and savings.</p>
<p>Budget Worksheet - Adults:  <a href="http://www.moneyandstuff.info/pdfs/SampleBudgetforAdults.pdf">http://www.moneyandstuff.info/pdfs/SampleBudgetforAdults.pdf</a></p>	<p>This worksheet provides information on budgeting as well as a section to begin filling in your own budget.</p>
<p>Credit Concepts:  <a href="http://www.moneyandstuff.info/lessons/3C_CreditConcepts.pdf">http://www.moneyandstuff.info/lessons/3C_CreditConcepts.pdf</a></p>	<p>This handbook is aimed at teens and new graduates. It provides information about the benefits and pitfalls of credit cards and loans.</p>
<p>Series of financial calculators:  <a href="https://www.nfcc.org/consumer-tools/calculators/">https://www.nfcc.org/consumer-tools/calculators/</a></p>	<p>The National Foundation for Credit Counselling website provides many calculators on financial</p>

	<p>needs, such as:</p> <ul style="list-style-type: none"> <li>• Automobile loan payment</li> <li>• Budgeting for a baby</li> <li>• Cost of credit</li> <li>• Paying down debt</li> <li>• And several more</li> </ul>
<p>Online Budget Worksheet: <a href="https://www.nfcc.org/consumer-tools/budget-worksheet/">https://www.nfcc.org/consumer-tools/budget-worksheet/</a></p>	<p>The National Foundation for Credit Counselling is providing an online automatic budget calculator.</p>
<p>Information on how to budget while unemployed: <a href="http://www.fcac-acfc.gc.ca/Eng/forConsumers/lifeEvents/losingJob/Pages/manYourB-gerSonBu.aspx">http://www.fcac-acfc.gc.ca/Eng/forConsumers/lifeEvents/losingJob/Pages/manYourB-gerSonBu.aspx</a></p>	<p>Financial Consumer Agency of Canada's webpage on managing your budget while unemployed. The page provides useful information on managing your budget as well as a budget calculator.</p>
<p>Checklist of what do to if you lose your job: <a href="http://www.fcac-acfc.gc.ca/Eng/forConsumers/lifeEvents/losingJob/Pages/checklis-aidememo.aspx">http://www.fcac-acfc.gc.ca/Eng/forConsumers/lifeEvents/losingJob/Pages/checklis-aidememo.aspx</a></p>	<p>The Financial Consumer Agency of Canada website provides a checklist of what you can do if you lose your job to protect your finances. Topics range from EI, job search, insurance, credit counselling, severance package, and more.</p>
<p>Information on credit and loans: <a href="http://www.fcac-acfc.gc.ca/Eng/forConsumers/topics/creditLoans/Pages/home-accueil.aspx">http://www.fcac-acfc.gc.ca/Eng/forConsumers/topics/creditLoans/Pages/home-accueil.aspx</a></p>	<p>The Financial Consumer Agency of Canada webpage discussing need-to-know quick information on credit and loans, such as, good debt vs. bad debt, loans, impact of credit reports, and scores.</p>
<p>Information on personal banking: <a href="http://www.fcac-acfc.gc.ca/Eng/forConsumers/topics/banking/Pages/Personal-Comptesp.aspx">http://www.fcac-acfc.gc.ca/Eng/forConsumers/topics/banking/Pages/Personal-Comptesp.aspx</a></p>	<p>The Financial Consumer Agency of Canada webpage outlining types of accounts, how to open one and what you need to know about debit cards.</p>
<p>Account selector tool: <a href="http://itools-ioutils.fcac-acfc.gc.ca/STCV-OSVC/acst-osco-eng.aspx?f1=1&amp;f2=1&amp;f4=S7">http://itools-ioutils.fcac-acfc.gc.ca/STCV-OSVC/acst-osco-eng.aspx?f1=1&amp;f2=1&amp;f4=S7</a></p>	<p>This is an interactive tool to compare features for different accounts, including monthly fees, interest rates, transaction fees and services. It is provided by the Financial Consumer Agency of Canada.</p>
<p>Tools and calculators: <a href="http://www.fcac-acfc.gc.ca/Eng/resources/toolsCalculators/Pages/home-accueil.aspx">http://www.fcac-acfc.gc.ca/Eng/resources/toolsCalculators/Pages/home-accueil.aspx</a></p>	<p>The Financial Consumer Agency of Canada webpage for tools and calculators, including a financial literacy self-assessment quiz, credit card tools, budget tools, mortgage and financial goal calculators, and more.</p>
<p>Your Financial Toolkit: <a href="http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/ft-of/Pages/trainers-toolkit.aspx">http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/ft-of/Pages/trainers-toolkit.aspx</a></p>	<p>The Financial Consumer Agency of Canada webpage on training for group leaders on how to educate others on financial literacy. Also included are a series of PDF guides and PPT</p>

	presentations (very bottom, left: <a href="http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/f-t-of/Pages/trainers-toolkit-materials.aspx">http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/f-t-of/Pages/trainers-toolkit-materials.aspx</a> ).
Investment Calculator: <a href="http://www.bankofcanada.ca/rates/related/investment-calculator/?page_moved=1">http://www.bankofcanada.ca/rates/related/investment-calculator/?page_moved=1</a>	Bank of Canada webpage providing an investment calculator showing the effect of inflation on investment.
Consumer Materials: <a href="http://practicalmoneyskills.ca/resources/freematerials/consumer/">http://practicalmoneyskills.ca/resources/freematerials/consumer/</a>	Practical Money Skills Canada webpage with free downloadable resources such as games, calculators, guidebooks, and brochures to improve financial literacy.
Budget Basics Guidebook: <a href="http://practicalmoneyskills.ca/downloads/pdfs/PMS_Guides_CA_ENG_8.pdf">http://practicalmoneyskills.ca/downloads/pdfs/PMS_Guides_CA_ENG_8.pdf</a>	This guidebook from Practical Money Skills Canada walks the user through establishing their budget.
Practical Money Skills Guidebook: <a href="http://practicalmoneyskills.ca/downloads/pdfs/PMS_english_booklet_011714.pdf">http://practicalmoneyskills.ca/downloads/pdfs/PMS_english_booklet_011714.pdf</a>	This guidebook from Practical Money Skills Canada provides information on a variety of financial literacy topics, such as, budgeting, saving, opening a bank account, credit, credit cards, and debt.
Free Tax prep: <a href="https://www.acorncanada.org/programs-and-services/financial-literacy-and-free-tax-prep">https://www.acorncanada.org/programs-and-services/financial-literacy-and-free-tax-prep</a>	ACORN offices offer financial literacy support and free income tax preparation support. They have offices in Nova Scotia, Gatineau, Ottawa, Hamilton, Toronto, and Vancouver (must contact local offices directly).
New Financial Reality: A Planning Handbook: <a href="http://newfinancialreality.com/downloads/">http://newfinancialreality.com/downloads/</a>	Downloadable handbook designed to fit the financial literacy needs of people who have experienced a disability or serious illness, or those who are providing care to someone who has had those experiences.
Financial Literacy Facilitator Resources: <a href="http://prospercanada.org/Resources/Financial-Literacy-Facilitator-Resources.aspx">http://prospercanada.org/Resources/Financial-Literacy-Facilitator-Resources.aspx</a>	Prosper Canada provides a series of resources intended to be used by a facilitator to teach financial literacy. Resources are free and accessible at the provided link.
Financial Literacy Organizations and Initiatives: <a href="http://theccflmap.info">http://theccflmap.info</a>	The Canadian Centre for Financial Literacy map of financial literacy organizations and initiatives across the country.
<a href="https://tools-ioutils.fcac-acfc.gc.ca/RDCV-BRVC/search-eng.aspx">https://tools-ioutils.fcac-acfc.gc.ca/RDCV-BRVC/search-eng.aspx</a>	Financial Consumer Agency of Canada's Canadian Financial Literacy Database (847 records)

## National

Resources	Description
<p>Community Volunteer Income Tax Program (CVITP)  <a href="http://www.cra-arc.gc.ca/tx/ndvdl/vlntr/clncls/menu-eng.html">http://www.cra-arc.gc.ca/tx/ndvdl/vlntr/clncls/menu-eng.html</a></p>	<p>This is a list of Volunteer Tax Preparation Clinics offered through a partnership between Canada Revenue Agency and community organizations. Please check for your area to see if there are clinics available. They generally run between February and April.</p>
<p>Credit Counselling Society: Calculators  <a href="http://www.nomoredebts.org/learning_credit/calc.html">http://www.nomoredebts.org/learning_credit/calc.html</a></p>	<p>This website offers financial calculators for several goals:</p> <ul style="list-style-type: none"> <li>• Debt, Loan, Car Payment, &amp; Credit Card;</li> <li>• Interest, Credit Card, &amp; Loan Payment;</li> <li>• Debt Ratio &amp; Loan;</li> <li>• Debt Repayment Strategies to Stop Debt Stress; and,</li> <li>• Savings.</li> </ul>
<p>Budget Calculator Spreadsheet:  <a href="http://www.mymoneycoach.ca/my_budget/budget-calculator-spreadsheet.html">http://www.mymoneycoach.ca/my_budget/budget-calculator-spreadsheet.html</a></p>	<p>This free budget calculator spreadsheet is an Excel file you can download to help you work out your budget.</p>
<p>Credit Counselling Society: Online Chat  <a href="http://chat.nomoredebts.org/webim/client.php?thread=20220&amp;token=6003941&amp;level=ajaxed">http://chat.nomoredebts.org/webim/client.php?thread=20220&amp;token=6003941&amp;level=ajaxed</a></p>	<p>This website is to an online chat room where visitors can speak with a financial advisor. It is provided by a registered, non-profit charity called No More Debts.</p>
<p>Credit Counselling Society: Webinars  <a href="http://www.mymoneycoach.ca/credit-counselling-society-workshops.html">http://www.mymoneycoach.ca/credit-counselling-society-workshops.html</a></p>	<p>My Money Coach is a free public service provided by the Credit Counselling Society. They offer a series of free, online workshops or webinars on several financial literacy topics:</p> <ul style="list-style-type: none"> <li>• Couples &amp; Money Matters</li> <li>• Raising Financially Fit Kids</li> <li>• Budgeting 101: 6 Easy Steps to Manage Your Money</li> <li>• Irregular Income</li> <li>• Super Simple Savings</li> <li>• Budget Breakers</li> <li>• 75 Ways to Save on Household Expenses</li> <li>• Debt Solutions</li> <li>• Let's Talk Credit</li> <li>• Food and Finance</li> <li>• Organizing Your Finances in 1 Month</li> </ul>
<p>Credit Canada: Debt Solutions  <a href="https://creditcanada.com/free-debt-assessment">https://creditcanada.com/free-debt-assessment</a></p>	<p>Credit Canada Debt Solutions is a non-profit charity that provides services to help people leave debt behind. They offer a free, complete debt assessment to those who apply.</p>



<p>Financial Consumer Agency of Canada: Credit Card Payment Calculator Tool  <a href="http://itools-ioutils.fcac-acfc.gc.ca/CCPC-CPCC/CCPC-CPCC-eng.aspx">http://itools-ioutils.fcac-acfc.gc.ca/CCPC-CPCC/CCPC-CPCC-eng.aspx</a></p>	<p>Financial Consumer Agency of Canada provides a credit card payment calculator tool to help you determine the best payments for your income and needs.</p>
<p>Financial Consumer Agency of Canada: e-Learning Videos  <a href="http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/financialBasics/Pages/elearning-apprligne.aspx">http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/financialBasics/Pages/elearning-apprligne.aspx</a></p>	<p>Financial Consumer Agency of Canada is providing 8 e-Learning videos on financial literacy. The videos cover budgeting, credit, debt, saving and investing, financial planning, and protecting yourself from fraud.</p>
<p>Office of Consumer Affairs: Spending Smarter Tools  <a href="http://www.ic.gc.ca/eic/site/oca-bc.nsf/eng/h_ca02222.html">http://www.ic.gc.ca/eic/site/oca-bc.nsf/eng/h_ca02222.html</a></p>	<p>Industry Canada provides a series of tools and calculators on how to avoid common spending pitfalls and make the most of your money.</p>
<p>Spending Plan Workbook:  <a href="http://abclifeliteracy.ca/files/BookletOne-SpendingPlans-FINAL.pdf">http://abclifeliteracy.ca/files/BookletOne-SpendingPlans-FINAL.pdf</a></p>	<p>This workbook will help you plan how you will spend your money so that you can meet your needs and goals.</p>
<p>Family Financial Literacy:  <a href="http://abclifeliteracy.ca/files/BookletThree-FLForTheFamily-FINAL.pdf">http://abclifeliteracy.ca/files/BookletThree-FLForTheFamily-FINAL.pdf</a></p>	<p>This workbook helps families develop spending plans for parents and children. It also helps families talk about spending, saving, and budgeting.</p>
<p>Money Matters – Cost of Borrowing:  <a href="http://abclifeliteracy.ca/files/MM_Borrowing_Handbook.pdf">http://abclifeliteracy.ca/files/MM_Borrowing_Handbook.pdf</a></p>	<p>This workbook helps you learn about the cost of borrowing money.</p>
<p>Money Matters - Making a Budget:  <a href="http://abclifeliteracy.ca/files/MM_Budget_Handbook.pdf">http://abclifeliteracy.ca/files/MM_Budget_Handbook.pdf</a></p>	<p>This workbook helps walk you through the process of making a budget.</p>
<p>Tracking your Spending:  <a href="http://abclifeliteracy.ca/files/FLW-TrackingYourSpending-web%281%29.pdf">http://abclifeliteracy.ca/files/FLW-TrackingYourSpending-web%281%29.pdf</a></p>	<p>This quick reference sheet has tips to track your spending habits.</p>
<p>Spending Plan Worksheet:  <a href="http://abclifeliteracy.ca/files/FLW-Spending%20Plan%20Worksheet-web%281%29.pdf">http://abclifeliteracy.ca/files/FLW-Spending%20Plan%20Worksheet-web%281%29.pdf</a></p>	<p>This is a worksheet for creating a spending plan.</p>
<p>Tools and calculators:  <a href="http://www.getsmarteraboutmoney.ca/en/tools_and_calculators/calculators/Pages/AllCalculators.aspx#.VNTwhmTF_pA">http://www.getsmarteraboutmoney.ca/en/tools_and_calculators/calculators/Pages/AllCalculators.aspx#.VNTwhmTF_pA</a></p>	<p>This website provides many tools and calculators for retirement planning, credit cards and debt, paying for education, home owning, investing, as well as budget and savings.</p>
<p>Budget Worksheet - Adults:  <a href="http://www.moneyandstuff.info/pdfs/SampleBudgetforAdults.pdf">http://www.moneyandstuff.info/pdfs/SampleBudgetforAdults.pdf</a></p>	<p>This worksheet provides information on budgeting as well as a section to begin filling in your own budget.</p>
<p>Credit Concepts:  <a href="http://www.moneyandstuff.info/lessons/3C_CreditConcepts.pdf">http://www.moneyandstuff.info/lessons/3C_CreditConcepts.pdf</a></p>	<p>This handbook is aimed at teens and new graduates. It provides information about the benefits and pitfalls of credit cards and loans.</p>
<p>Series of financial calculators:  <a href="https://www.nfcc.org/consumer-tools/calculators/">https://www.nfcc.org/consumer-tools/calculators/</a></p>	<p>The National Foundation for Credit Counselling website provides many calculators on financial</p>

	<p>needs, such as:</p> <ul style="list-style-type: none"> <li>• Automobile loan payment</li> <li>• Budgeting for a baby</li> <li>• Cost of credit</li> <li>• Paying down debt</li> <li>• And several more</li> </ul>
<p>Online Budget Worksheet: <a href="https://www.nfcc.org/consumer-tools/budget-worksheet/">https://www.nfcc.org/consumer-tools/budget-worksheet/</a></p>	<p>The National Foundation for Credit Counselling is providing an online automatic budget calculator.</p>
<p>Information on how to budget while unemployed: <a href="http://www.fcac-acfc.gc.ca/Eng/forConsumers/lifeEvents/losingJob/Pages/manYourB-gerSonBu.aspx">http://www.fcac-acfc.gc.ca/Eng/forConsumers/lifeEvents/losingJob/Pages/manYourB-gerSonBu.aspx</a></p>	<p>Financial Consumer Agency of Canada's webpage on managing your budget while unemployed. The page provides useful information on managing your budget as well as a budget calculator.</p>
<p>Checklist of what do to if you lose your job: <a href="http://www.fcac-acfc.gc.ca/Eng/forConsumers/lifeEvents/losingJob/Pages/checklis-aidememo.aspx">http://www.fcac-acfc.gc.ca/Eng/forConsumers/lifeEvents/losingJob/Pages/checklis-aidememo.aspx</a></p>	<p>The Financial Consumer Agency of Canada website provides a checklist of what you can do if you lose your job to protect your finances. Topics range from EI, job search, insurance, credit counselling, severance package, and more.</p>
<p>Information on credit and loans: <a href="http://www.fcac-acfc.gc.ca/Eng/forConsumers/topics/creditLoans/Pages/home-accueil.aspx">http://www.fcac-acfc.gc.ca/Eng/forConsumers/topics/creditLoans/Pages/home-accueil.aspx</a></p>	<p>The Financial Consumer Agency of Canada webpage discussing need-to-know quick information on credit and loans, such as, good debt vs. bad debt, loans, impact of credit reports, and scores.</p>
<p>Information on personal banking: <a href="http://www.fcac-acfc.gc.ca/Eng/forConsumers/topics/banking/Pages/Personal-Comptesp.aspx">http://www.fcac-acfc.gc.ca/Eng/forConsumers/topics/banking/Pages/Personal-Comptesp.aspx</a></p>	<p>The Financial Consumer Agency of Canada webpage outlining types of accounts, how to open one and what you need to know about debit cards.</p>
<p>Account selector tool: <a href="http://itools-ioutils.fcac-acfc.gc.ca/STCV-OSVC/acst-osco-eng.aspx?f1=1&amp;f2=1&amp;f4=S7">http://itools-ioutils.fcac-acfc.gc.ca/STCV-OSVC/acst-osco-eng.aspx?f1=1&amp;f2=1&amp;f4=S7</a></p>	<p>This is an interactive tool to compare features for different accounts, including monthly fees, interest rates, transaction fees and services. It is provided by the Financial Consumer Agency of Canada.</p>
<p>Tools and calculators: <a href="http://www.fcac-acfc.gc.ca/Eng/resources/toolsCalculators/Pages/home-accueil.aspx">http://www.fcac-acfc.gc.ca/Eng/resources/toolsCalculators/Pages/home-accueil.aspx</a></p>	<p>The Financial Consumer Agency of Canada webpage for tools and calculators, including a financial literacy self-assessment quiz, credit card tools, budget tools, mortgage and financial goal calculators, and more.</p>
<p>Your Financial Toolkit: <a href="http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/ft-of/Pages/trainers-toolkit.aspx">http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/ft-of/Pages/trainers-toolkit.aspx</a></p>	<p>The Financial Consumer Agency of Canada webpage on training for group leaders on how to educate others on financial literacy. Also included are a series of PDF guides and PPT</p>

	presentations (very bottom, left: <a href="http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/f-t-of/Pages/trainers-toolkit-materials.aspx">http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/f-t-of/Pages/trainers-toolkit-materials.aspx</a> ).
Investment Calculator: <a href="http://www.bankofcanada.ca/rates/related/investment-calculator/?page_moved=1">http://www.bankofcanada.ca/rates/related/investment-calculator/?page_moved=1</a>	Bank of Canada webpage providing an investment calculator showing the effect of inflation on investment.
Consumer Materials: <a href="http://practicalmoneyskills.ca/resources/freematerials/consumer/">http://practicalmoneyskills.ca/resources/freematerials/consumer/</a>	Practical Money Skills Canada webpage with free downloadable resources such as games, calculators, guidebooks, and brochures to improve financial literacy.
Budget Basics Guidebook: <a href="http://practicalmoneyskills.ca/downloads/pdfs/PMS_Guides_CA_ENG_8.pdf">http://practicalmoneyskills.ca/downloads/pdfs/PMS_Guides_CA_ENG_8.pdf</a>	This guidebook from Practical Money Skills Canada walks the user through establishing their budget.
Practical Money Skills Guidebook: <a href="http://practicalmoneyskills.ca/downloads/pdfs/PMS_english_booklet_011714.pdf">http://practicalmoneyskills.ca/downloads/pdfs/PMS_english_booklet_011714.pdf</a>	This guidebook from Practical Money Skills Canada provides information on a variety of financial literacy topics, such as, budgeting, saving, opening a bank account, credit, credit cards, and debt.
Free Tax prep: <a href="https://www.acorncanada.org/programs-and-services/financial-literacy-and-free-tax-prep">https://www.acorncanada.org/programs-and-services/financial-literacy-and-free-tax-prep</a>	ACORN offices offer financial literacy support and free income tax preparation support. They have offices in Nova Scotia, Gatineau, Ottawa, Hamilton, Toronto, and Vancouver (must contact local offices directly).
New Financial Reality: A Planning Handbook: <a href="http://newfinancialreality.com/downloads/">http://newfinancialreality.com/downloads/</a>	Downloadable handbook designed to fit the financial literacy needs of people who have experienced a disability or serious illness, or those who are providing care to someone who has had those experiences.
Financial Literacy Facilitator Resources: <a href="http://prospercanada.org/Resources/Financial-Literacy-Facilitator-Resources.aspx">http://prospercanada.org/Resources/Financial-Literacy-Facilitator-Resources.aspx</a>	Prosper Canada provides a series of resources intended to be used by a facilitator to teach financial literacy. Resources are free and accessible at the provided link.
Financial Literacy Organizations and Initiatives: <a href="http://theccflmap.info">http://theccflmap.info</a>	The Canadian Centre for Financial Literacy map of financial literacy organizations and initiatives across the country.
<a href="https://tools-ioutils.fcac-acfc.gc.ca/RDCV-BRVC/search-eng.aspx">https://tools-ioutils.fcac-acfc.gc.ca/RDCV-BRVC/search-eng.aspx</a>	Financial Consumer Agency of Canada's Canadian Financial Literacy Database (847 records)

## Evaluation

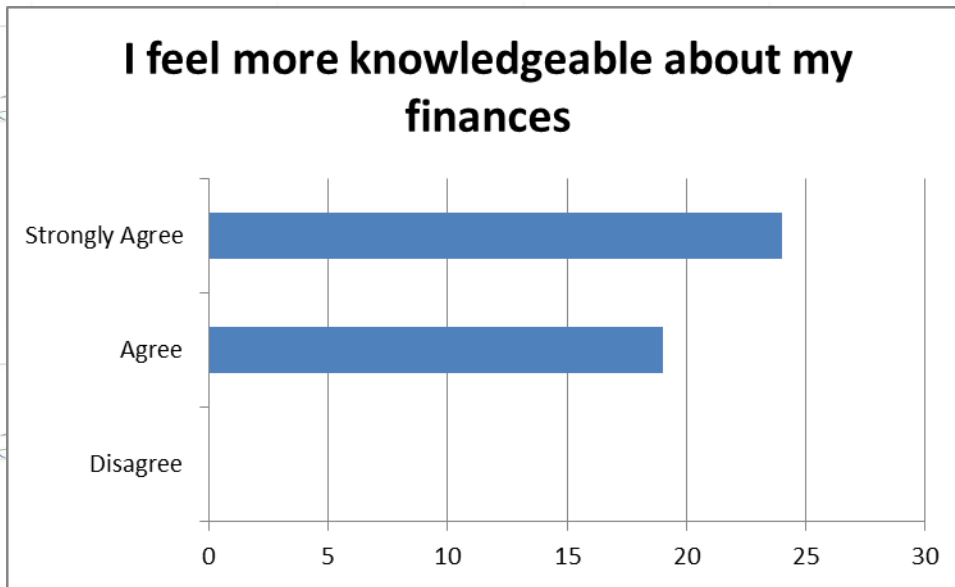
To measure the workshops, an evaluation form was used. The questions were designed to elicit responses to and a measurement of workshop impact, appropriateness of materials, the effectiveness of the workshop facilitator, and the methods and activities used. A copy of the evaluation form is included as Appendix A; a statistic total for each response, and the qualitative responses are included in Appendix B.

Evaluations were distributed in two ways. The first was in-person at the workshops, completed at the end of the session. The second was through Survey Monkey. Survey Monkey was used to allow for more reflection and opportunity for impact by giving participants time to apply workshop content to their own lives. All in-person responses were entered into Survey Monkey to create an overall analysis of the financial literacy workshop experience. As of the writing of this report there were 43 completed evaluations.

## Workshop & Materials

Overall the participants responded to the workshops and the materials very favourably. Participants were asked to respond to five statements addressing the workshop and materials, indicating whether they disagreed, agreed, or agreed strongly. Each statement invited explanation by the participant to elaborate on why they agreed or disagreed.

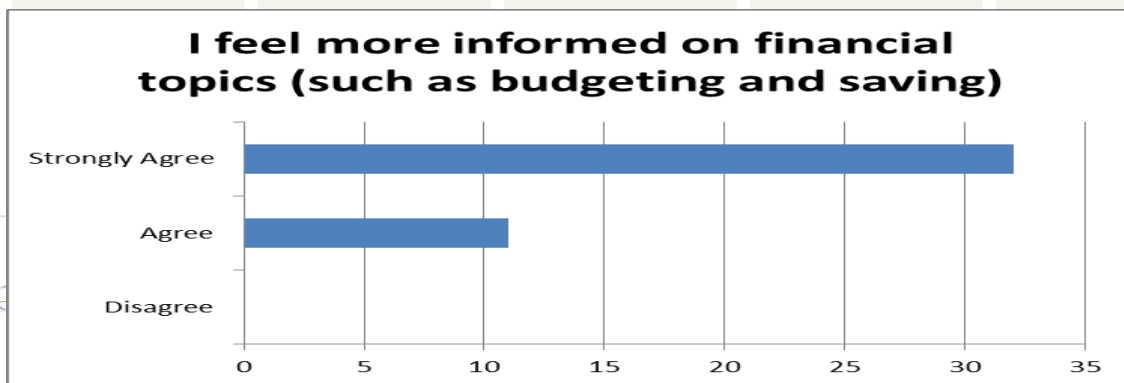
The main goal of the workshops, to inform participants on financial literacy, was very successful. This included having a better sense of their own finances, and being more informed on financial topics in general.



Five of the participants added additional information as to their answer:

- I feel more knowledgeable about tracking spending and having goals;
- I learned things I never knew before, e.g. credit score;
- Yes, I have more knowledge about my finances;
- I was never before but building a financial plan is way better than just spending it; and,
- More on where to go for best results.

When questioned about whether they agree with the statement, “I feel more informed on financial topics (such as budgeting and saving), participants answered even more positively:



Five participants provided additional insight into their response:

- The workshop was a real eye-opener. I was surprised by what I didn't know;
- I now have something to start my journey to saving money;
- Very informed!;
- Jars are good!; and, [a reference to a money-saving technique discussed in the workshop]
- I feel more informed mainly on watching where you spend.

Feeling more informed is a good first step towards taking action to gain control and improve one's management of their finances. Participants indicated that they feel more confident about taking action to improve their finances (agree: 30%; strongly agree: 70%). Participants added:

- I want to learn even more!;
- I will pay off higher interest first;
- Have to start a journal;
- For purchasing stocks and bonds; and,
- I plan to start a jar job at home.

For many, the workshop has encouraged them to continue their journey to financial literacy.

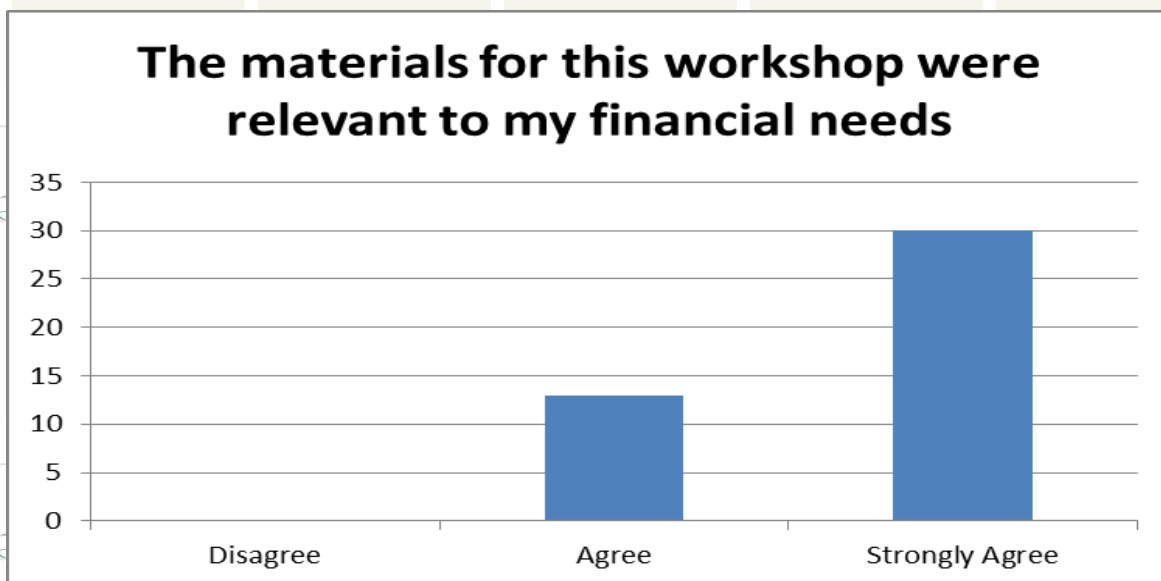
When asked to measure whether they agree with the statement, "I would like to learn more about managing my finances", most were in strong agreement.



Adding some qualitative perspective to some of their answers, participant feedback suggested the particular highlights or points of interest they took from the workshop:

- After this introduction, financial literacy seems more ‘fun’ and negotiable than it felt to me previously. Before it seemed very rigid, with few choices to be made except who collects debt from you more;
- I would like to learn more about stocks;
- I need to book an appointment with my bank;
- A wee bit more;
- How to pay off visa loan etc.;
- Materials [are] good tools. Thank you; and,
- I would like to learn more about managing my investments.

When asked about the workshop materials, participants seemed to feel that the materials provided were very good. Asked whether they agreed or disagreed with the following statement, “the materials for this workshop were relevant to my financial needs”, participants gave very positive feedback.



Four participants provided additional feedback on the materials:

Credit score handout is awesome;

- So excited to read through the package and share with my family and friends;
- I feel well informed since this meeting; and,
- Yes, there was a lot of good info.

Participant feedback on the workshop itself, as well as the materials, was overall very positive.

Responses indicate that the materials were appropriate for the challenges and issues faced by our Aboriginal women constituents, and the workshops were sufficiently informative to help participants feel comfortable to continue gaining more financial literacy. Participants also indicated a desire for ongoing supports for their financial literacy, which could be made available through follow-up training or other hands-on support as they took what they had learned and begin applying it to their lives.

Feedback indicated that the materials were aimed at the appropriate beginner level, and because the workshops were one and two-days long, they were able to cover a variety of topics such that most participants found immediate benefit from at least one of the handbooks provided.

The workshop facilitator indicated that the material provided for the workshops were able to provide either a direct answer or act as an effective support aid for the facilitator to explain or walk a participant through specific processes and topics.

### ***Facilitator & Workshop Methodology***

The remaining questions of the workshop evaluation focused on eliciting participant feedback on the workshop facilitator and, through their engagement process, the workshop methodology.

The feedback for questions 6-9 are actually the most positive responses of the evaluation.

Participants were asked to identify their agreement or disagreement with the following statements:

6: The workshop facilitator delivered the workshop in a culturally-relevant way;



- 7: The workshop facilitator was able to relate content to real-life situations;  
 8: The workshop facilitator made me feel comfortable to participate; and,  
 9: The workshop facilitator was knowledgeable about financial issues.



Feedback from participants shows the success the facilitator had in connecting to Aboriginal women in the workshops. The facilitator was able to provide contextualized stories, promote a welcoming atmosphere, and was very knowledgeable about financial issues. The combination of these strengths created the ideal environment for successfully engaging with Aboriginal women on learning introductory financial literacy.

Participants provided additional qualitative feedback on both the facilitator and her methodology. The table below divides feedback into the different statement responses.

#### 6. Delivered the workshop in a culturally-relevant way.

- I liked the language in the intro;
- Used traditional storytelling and brought info to us in a good way;
- I found all of the information very helpful and useful;

- Very!;
- Very important; and,
- The workshop provided very good info and good feedback.

#### **7. Was able to relate content to real-life situations.**

- The facilitator was a very compelling story-teller. They made the content very relevant;
- Literally used life story to explain this material;
- Yes 😊;
- I'm just starting out in the real world with finances and budgeting so I don't have many life experiences but it was still helpful; and,
- Yes, strongly agree.

#### **8. Made me feel comfortable to participate.**

- The facilitator was very warm and engaging;
- Very friendly and engaging;
- Thank you. I felt very comfortable; and,
- Good feedback.

#### **9. Was knowledgeable about financial issues.**

- Answered questions very well;
- Very knowledgeable;
- Very informed; and,
- Very good.

Overall, the participants found the workshop facilitator to be engaging and respectful. The suggestion from feedback is that she created a welcoming environment. This is critical as many who struggle with their finances find it to be a shameful topic that they would normally be quite hesitant to discuss. The methodology for the workshops was to proceed in a culturally respectful way. This included beginning with an opening prayer and a commitment to sharing from a respectful place. By sharing stories of her own financial struggles earlier in her life, the facilitator promoted identification with participants. The storytelling approach was also cultural,

and helped establish the safe environment necessary to increase participant engagement.

Participant evaluations reinforced the effectiveness of this methodology and the facilitator's engagement and teaching techniques.

### **Overall Workshop Analysis**

Feedback from participants on the information in the workshop, the materials, facilitator, and the methodology were all rated very positively. Some of the participants included additional comments at the end of the form that echo sentiments seen in the earlier responses of the evaluation. These range from a brief, 'Thank you' to more detailed reflections, such as, "I learned how much I owe and how I can slowly pay it down and cut up my highest percent credit [card]". The components of the workshop seemed to connect as intended. Participants felt informed and empowered to act for their own financial well-being, they felt they were given appropriate materials to further inform them, and they felt that the facilitator and her approach were engaging and effective.

While we take this to be an indicator of the success of the workshops, we would have liked to receive more participant feedback in terms of written comments for more responses. However, the answers provided by participants will help us improve our financial literacy workshops in the future.

### **Limitations**

While the workshops were very productive and received a large attendance, due to the lateness of this project's approval, the plans for engaging Aboriginal women as part of the November 2014 Financial Literacy Month could not be implemented. Likewise, the opportunity for a workshop at the National Aboriginal Women's Summit was also missed.

Because the resource guide was intended to be a follow-up tool to be used after the workshops, it was difficult to evaluate the effectiveness of the resource immediately. An informal follow-up

with PTMAs on participant feedback on the resource may shed more light on its benefits and areas for improvement after the conclusion of this project.

## Conclusion

Overall, NWAC's economic empowerment project, *Financial Literacy for Aboriginal Women*, met its goals. Through workshops, Aboriginal women were directly engaged on issues of financial literacy and given specific toolsets, materials, and resources to support their continued pursuit of financial stability. Feedback from participants showed that the materials were useful, the instruction engaging, and Aboriginal women indicated that they wanted continued support such as this project provided.

A copy of the materials used and this final report on the activities, deliverables, evaluation, and outcomes will be made available on NWAC's website after translation. The workshop materials, activities, and resources were distributed to our PTMAs. Also, an article detailing this project will be available in NWAC's Fall/Winter 2015 newsletter.

Through collaboration with NWAC's partners and other relevant stakeholders on economic empowerment for Aboriginal women (such as the AFOA and Pauktuutit), NWAC was able to improve the outcomes of this project. By meeting with partners to discuss financial literacy, NWAC was able to identify additional best practices and share relevant resources. NWAC intends to grow and continue this project. The experiences, feedback, and evaluation gained from this initiative will help to improve NWAC's financial literacy framework and outreach on economic empowerment for Aboriginal women. NWAC wishes to thank all those who participated in the workshops, gave feedback, and helped to make this project a success.

## Bibliography

Aboriginal Financial Officers Association of Canada. (n.d.). "About Us". Retrieved from: [https://www.fofa.ca/fofaen/About\\_Us/en/01\\_About/AboutUs.aspx?hkey=c7862a97-b851-4fcd-8082-2b2c62e23599](https://www.fofa.ca/fofaen/About_Us/en/01_About/AboutUs.aspx?hkey=c7862a97-b851-4fcd-8082-2b2c62e23599)

Assembly of Seven Generations. (n.d.). "About". Website: <https://a7g.dotrtrust.org/>

Barrett, N. A. (2010). An exploration of promising practices in response to human trafficking in Canada. *International Centre for Criminal Law Reform and Criminal Justice Policy*. Vancouver, British Columbia.

Farley, M., Lynne, J., & Cotton, A. (2005). Prostitution in Vancouver: Violence and the colonization of first nations women. *Transcultural Psychiatry*, 42(2), 242-71.

Kaur, Anjali. (2007). *Women's economic empowerment: Meeting the needs of impoverished women*. UNFPA.

National action plan to combat human trafficking. (2012). *Public Safety Canada*. Ottawa, ON.

Office of the Correctional Investigator. (2014). "Aboriginal Issues". Government of Canada. Retrieved from <http://www.oci-bec.gc.ca/cnt/priorities-priorites/aboriginals-autochtones-eng.aspx>

Pauktuutit. (n.d.). "The National Voice of Inuit Women". Retrieved from: <http://pauktuutit.ca/>

Saewyc, E. M., MacKay, L. J., Anderson, J., & Drozda, C. (2008). It's not what you think: Sexually exploited youth in British Columbia. Vancouver: University of British Columbia School of Nursing.

Seshia, M. (2005). The unheard speak out: Street sexual exploitation in Winnipeg. Winnipeg: Canadian Centre Policy Alternatives (Manitoba).

Sethi, A. (2007). Domestic sex trafficking of aboriginal girls in Canada: Issues and implications. *First Peoples Child & Family Review*, 3(3), 57-71.

Sikka, A. (2009). Trafficking of Aboriginal women and girls in Canada. Retrieved from <http://iog.ca/wp-content/uploads/2012/12/>

UNFPA. (n.d.). "How we work". Retrieved from <http://www.unfpa.org/how-we-work>

UNFPA. (n.d.). “Overview”. Retrieved from <http://www.unfpa.org/gender-equality>

UNFPA. (n.d.) “Women’s Work and Economic Empowerment”. Retrieved from <http://www.unfpa.org/resources/women%E2%80%99s-work-and-economic-empowerment>

UNGFW. (2003). More than money: Strategies to build women’s economic power. Impact report no. 1: Economic opportunity initiative. UNGFW.

UN Women. (n.d.). “Economic empowerment”. Retrieved from

<http://www.unwomen.org/en/what-we-do/economic-empowerment>

Ursel, E. J., Proulx, J., Dean, L., & Costello, S. (2007). Evaluation of the TERF [training and employment resources for females] youth and adult programs. Manitoba: RESOLVE.

Wesley, M. (2012). *Marginalized: The aboriginal women’s experience in federal corrections*. Public Safety Canada. Retrieved from: <http://www.publicsafety.gc.ca/cnt/rsrscs/pblctns/mrgnlzd/index-eng.aspx>

## Appendix A: Financial Literacy Workshop Evaluation

To what extent do you agree or disagree with the following statements:

<i>Now that I have completed this financial literacy workshop</i>	Disagree	Agree	Strongly Agree
1. I feel more knowledgeable about my finances.	1	2	3
Please explain your response:			
2. I feel more informed on financial topics (such as budgeting and saving).	1	2	3
Please explain your response:			
3. I feel more confident about taking action to improve my finances.	1	2	3
Please explain your response:			
4. I would like to learn more about managing my finances.	1	2	3
Please explain your response:			
<b><i>The materials for this workshop</i></b>	<b>Disagree</b>	<b>Agree</b>	<b>Strongly Agree</b>
5. Were relevant to my financial needs.	1	2	3
Please explain your response:			

<i>The workshop facilitator</i>	<b>Disagree</b>	<b>Agree</b>	<b>Strongly Agree</b>
6. Delivered the workshop in a culturally-relevant way.	1	2	3
Please explain your response:			
7. Was able to relate content to real-life situations.	1	2	3
Please explain your response:			
8. Made me feel comfortable to participate.	1	2	3
Please explain your response:			
9. Was knowledgeable about financial issues.	1	2	3
Please explain your response:			

**Please add any additional comments you may have:**



## Appendix B: Answers to Workshop Evaluation

### 1. I feel more knowledgeable about my finances.

Disagree	Agree	Strongly Agree	Rating Average	Response Count
0	19	24	2.56	43

**Please explain your response:**

1. I feel more knowledgeable about tracking spending and having goals.
2. I learned things I never knew before, eg. credit score
3. Yes, I have more knowledge about my finances.
4. I was never before but building a financial plan is way better than just spending it.
5. More on where to go for best results.

### 2. I feel more informed on financial topics (such as budgeting and saving).

Disagree	Agree	Strongly Agree	Rating Average	Response Count
0	11	32	2.74	43

**Please explain your response:**

1. The workshop was a real eye-opener. I was surprised by what I didn't know.
2. I now have something to start my journey to saving money
3. Very informed
4. jars are good!
5. I feel more informed mainly on watching where you spend.

### 3. I feel more confident about taking action to improve my finances.

Disagree	Agree	Strongly Agree	Rating Average	Response Count
0	13	30	2.70	43

**Please explain your response:**

1. I want to learn even more!
2. I will pay off higher interest first
3. Have to start a journal
4. for purchasing stocks and bonds
5. I plan to start a jar job at home.

### 4. I would like to learn more about managing my finances.

Disagree	Agree	Strongly Agree	Rating Average	Response Count
2	11	30	2.65	43

**Please explain your response:**

1. After this introduction, financial literacy seems more 'fun' and negotiable than it felt to me

previously. Before it seemed very rigid, with few choices to be made except who collects debt from you more.

2. I would like to learn more about stocks.
3. I need to book an appointment with my bank
4. a wee bit more
5. how to pay off visa loan etc..
6. material is good tools. Thank you
7. I would like to learn more about managing my investments

#### 5. Were relevant to my financial needs.

Disagree	Agree	Strongly Agree	Rating Average	Response Count
0	13	30	2.70	43

#### Please explain your response:

1. Credit score handout is awesome
2. So excited to read through the package and share with my family and friends
3. I feel well informed since this meeting
4. Yes, there was a lot of good info.

#### 6. Delivered the workshop in a culturally-relevant way.

Disagree	Agree	Strongly Agree	Rating Average	Response Count
1	8	34	2.77	43

#### Please explain your response:

1. I liked the language in the intro
2. used traditional storytelling and brought info to us in a a good way
3. I found all of the information very helpful and useful.
4. very!
5. very important

#### 6. The workshop provided very good info and good feedback

#### 7. Was able to relate content to real-life situations.

Disagree	Agree	Strongly Agree	Rating Average	Response Count
1	8	34	2.77	43

#### Please explain your response:

1. The facilitator was a very compelling story-teller. They made the content very relevant.
2. literally used life story to explain this material
3. yes :)
4. I'm just starting out in the real world with finances and budgeting so I don't have many life experiences but it was still helpful.
5. Yes, strongly agree.

### 8. Made me feel comfortable to participate.

Disagree	Agree	Strongly Agree	Rating Average	Response Count
0	8	35	2.81	43

#### Please explain your response:

1. The facilitator was very warm and engaging.
2. very friendly and engaging
3. Thank you. I felt very comfortable.
4. good feedback

### 9. Was knowledgeable about financial issues.

Disagree	Agree	Strongly Agree	Rating Average	Response Count
0	8	35	2.81	43

#### Please explain your response:

1. Answered questions very well.
2. very knowledgeable
3. very informed
4. very good.

### 10. Please add any additional comments you may have:

#### Response Text

1. Awesome workshop. I want more!
2. I enjoyed this workshop very much, and especially enjoyed the facilitator who used real-life experiences and situations to explain and describe the financial process of this workshop. Well done!
3. The workshop was great and equipped me with many tools to improve my financial stability.
4. Miigwetch for your stories and advice.
5. Learned a lot! We'lalin!
6. Thank you for all the information and hope. You have safe travels home. Til we meet again.
7. Fantastic! Educational
8. I learned how much I owe and how I can slowly pay it down and cut up my highest percent credit, also how long it will be to pay it off. Set a date to completely pay it off and keep it.
9. Thank you!
10. great workshop- excellent presenter, relevant story telling.
11. We need more workshops like this in college and high school for students.

# Appendix C: AWBEN Conference Poster & Agenda



**AWBEN** presents:

KEYNOTE PRESENTATION  
AND MEET & GREET WITH

**SUZETTE AMAYA  
&  
TIM HARRIS**

We are giving away \$3000 to an  
Aboriginal woman entrepreneur!

**FEBRUARY 11, 2015**  
Canadian Museum of History, 100 Laurier Street, Gatineau, Quebec

visit [www.awben.ca](http://www.awben.ca) for details

**Featured Entrepreneurs:**  
 Tim Harris (Owner, Tim's Place restaurant)  
 Suzette Amaya (Owner, SAMAYA entertainment)  
 Devon Fiddler (Owner, SheNative)  
 Sonia Boileau (Gemini Award winning filmmaker)  
 Shyra Barberstock (Co-Founder, Okwaho Communications)  
 Isabelle Aube (President, Native Way Training Services)

Adult: \$80,  
Youth (15- 24),  
Single Mothers,  
Students with valid  
student ID: \$60  
Artisan & Business  
Booths available



**AWBEN Conference**  
[www.awben.ca/awben-conference-2015](http://www.awben.ca/awben-conference-2015)

Wednesday, February 11, 2015  
 Canadian Museum of History  
 100 Rue Laurier, Gatineau, QC K1A 0M8

Conference Timetable		Location
8:00 am –	Registration & Breakfast	Main Room
8:40 am	- Participants check in and pick up conference materials - Participants are invited to tour the vendor and artisan booths - A continental breakfast will be served	
8:40 am –	Official Opening & Welcome	Main Room
9:00 am	- Opening prayer by Elder - Remarks from Brad Cline, Director General at AANDC - Welcome Address from Sunshine Tenasco, AWBEN Director	
9:05 am –	Keynote and Q&A: "Loving Yourself & Creating Your Destiny"	Theatre
9:55 am	Suzette Amaya - Owner, Samaya Entertainment	
10:00 am –	Panel: From Flop to Fortune - My Journey to Success	Theatre
10:50 am	- Devon Fiddler, Owner - SheNative - Sonia Boileau, Gemini Award-winning filmmaker - Isabelle Aubé, President - Native Way Training Services	
10:50 am –	Networking Break	
11:00 am		
11:00 am –	Presentation: Introduction to the Business Model Canvas	Theatre
11:30 am	- Hanan Anis, University of Ottawa - Stephen Daze, University of Ottawa	
11:30 am –	Working Lunch with Business Model Canvas activity	Main Room
12:45 pm		
12:45 pm –	AWBEN Business Survey	Main Room
1:00 pm		
1:05 pm –	Keynote and Q&A: Tim Harris - Owner, Tim's Place restaurant	Theatre
1:45 pm		
1:50 pm –	Panel: Marketing and Branding Your Business	Theatre
2:30 pm	- Desirae Odjick, Inbound Marketing Manager at You.i TV - Shyra Barberstock, Co-Founder - Okwaho Communications - Tara Barnes, Director of Marketing & Communications - Manitobah Mukluks - Waneek Horn-Miller, Brand Ambassador for Manitobah Mukluks & Olympic Gold Medalist	

2:30 pm –	Museum Announcements	Theatre
2:45 pm		
2:45 pm –	Networking Break	
3:00 pm		
3:05 pm –	Panel: Let's Talk Money - How to Finance Your Business	Theatre
3:55 pm	- Catherine Roque, Senior Account Manager at BDC - Colleen Martin, Director of Programs and Services at NACCA	
4:00 pm –	Workshop: It's All About the Money - How To Get Your	Main Room
5:00 pm	Finances In Order - Teresa Edwards, Native Women's Association of Canada	
5:00 pm –	Announcement & Presentation of the AWBEN Grant	Main Room
5:15 pm		
5:15 pm –	Closing Prayer	Main Room
5:30 pm		



NATIVE WOMEN'S  
ASSOCIATION OF CANADA  
L'ASSOCIATION DES FEMMES  
AUTOCHTONES DU CANADA



Aboriginal Affairs and  
Northern Development Canada

Affaires autochtones et  
Développement du Nord Canada



**OFIFC**

# Appendix D: Indigenous Business Women Moving Forward Workshop Agenda



## Indigenous Business Women Moving Forward Workshop

Agenda – March 7, 2015

<b>09:00 – 09:05 am</b>	<b>Welcome to workshop – (Wendy Wetteland: NBAPC &amp; Sharlene Paul: Indigenous Women)</b>
<b>09:05 – 09:10 am</b>	<b>Workshop Overview – (Jasmine Pirie: NBAPC)</b>
<b>09:10 – 09:15 am</b>	<b>Opening Prayer &amp; Smudge (Elder: Hart Perley)</b>
<b>09:15 – 10:15 am</b>	<b>Financial Literacy – (Teresa Edwards – NWAC)</b>
<b>10:15 – 10:30 am</b>	<b>Health Break</b>
<b>10:30 – 12:00 pm</b>	<b>Canada Business Network Presentation – (Mark Bastarache – Canada Business Network)</b>
<b>12:00 – 01:00 pm</b>	<b>Lunch Break</b>
<b>01:00 – 02:00 pm</b>	<b>RBC Banking presentation – (Krista Chileshe – RBC Bank)</b>
<b>02:00 – 02:45 pm</b>	<b>Business Terminology – (Robert MacGillvary – UInooweg)</b>
<b>02:45 – 03:00 pm</b>	<b>Health Break</b>
<b>03:00 – 03:55 pm</b>	<b>Sharing Circle</b>
<b>03:55 – 04:00 pm</b>	<b>Closing Remarks – (Jasmine Pirie- NBAPC)</b>
<b>.....</b>	
<b>06:00 – 07:30 pm</b>	<b>Dinner Buffet with keynote speaker Vick Wallace</b>




**Indigenous Business Women Moving Forward**  
**Workshop**

**Agenda – March 8, 2015**

<b>09:00 – 09:15 am</b>	<b>Opening Prayer &amp; Smudge</b>
<b>09:15 – 10:15 am</b>	<b>Business Planning – Part 2 (NuFocus – Sara &amp; Janice)</b>
<b>10:15 – 10:30 am</b>	<b>Health Break</b>
<b>10:30 – 11:30 am</b>	<b>Business Planning – Part 3 (NuFocus)</b>
<b>11:30 – 12:30 pm</b>	<b>Business Planning – Part 4 (NuFocus)</b>
<b>12:30 – 01:30 pm</b>	<b>Lunch Break</b>
<b>01:30 – 01:45 pm</b>	<b>Evaluations – (Elizabeth Blaney)</b>
<b>01:45 – 02:15 pm</b>	<b>Recognition Ceremony – (Wendy Wetteland &amp; Sharlene Paul)</b>
<b>02:15 – 02:30 pm</b>	<b>Health Break</b>
<b>02:30 – 02:45 pm</b>	<b>Closing Prayer – (Hart Perley – Elder)</b>
<b>02:45 – 03:00 pm</b>	<b>Closing Remarks – (Jasmine Pirie – NBAPC)</b>



## Appendix E: Financial Literacy Workshop with NWAC Staff



**Native Women's  
Association of Canada**

**Attention: NWAC STAFF!**

**\$ \$ \$ \$ \$ \$ \$ \$**

**The IAHR Department Presents:**  
**Money Matters Workshop**

Les Suites Hotel,  
Rideau Suite  
**Wednesday, March 11, 2015**  
10:00 a.m. – 2:00 p.m.

**Lunch will be provided!**

**Learn about Financial Literacy** - understand how money works in the world, how to manage, budget, save, earn and make it!

Email Teresa Edwards at [tedwards@nwac.ca](mailto:tedwards@nwac.ca) to register today!

## Appendix F: Financial Literacy Workshop with Saskatchewan Aboriginal Women's Circle



**Native Women's  
Association of Canada**

**Calling all Aboriginal Students!!!!**



**NWAC & the Saskatchewan  
Aboriginal Women's Circle Present:**

### **Free Money Matters Workshop**

**Shakespeare Room**

**Thursday, March 19, 2015**

**9:00 a.m. – 3:00 p.m.**

**Snacks & Lunch will be provided!**

**Learn about Financial Literacy - understand how money works in the world, how to manage, budget, save, earn and make it!**

Email Teresa Edwards at [tedwards@nwac.ca](mailto:tedwards@nwac.ca) to register today!

---

Satellite Office, 1 Nicolas Street, Ottawa, Ontario, K1N 7B7,  
Telephone 613.722.3033, Facsimile 613.722.7987 Toll Free 1.800.481.4043

## Appendix G: NWAC and BC Native Women's Association Financial Literacy Workshop



Native Women's  
Association of Canada

Calling all Aboriginal Women!!!!



NWAC and BC Native Women  
Present:

### Free Money Matters Workshop

Holiday Inn & Suites Kamloops  
675 Tranquille Road, Kamloops, B.C.  
Ballroom A

**Friday, April 10, 2015**

9:00 a.m. – 3:00 p.m.

Snacks and lunch will be provided

**Learn about Financial Literacy** - understand how money works in the world, how to manage, budget, save, earn and make it!

Email Teresa Edwards at [tedwards@nwac.ca](mailto:tedwards@nwac.ca) or call 250-554-4556 to register today!

---

Satellite Office, 1 Nicolas Street, Ottawa, Ontario, K1N 7B7.  
Telephone 613.722.3033, Facsimile 613.722.7687 Toll Free 1.800.461.4043

## Appendix H: NWAC and the Assembly of Seven Generations Financial Literacy Workshop



Native Women's  
Association of Canada

Calling all Aboriginal Students!!!!



NWAC and the Assembly of Seven  
Generations Present:

### Free Money Matters Workshop

Rideau High School  
Room 205

**Wednesday, April 15, 2015**  
6:00 p.m. – 9:00 p.m.

**Supper will be provided!**

**Learn about Financial Literacy** - understand how money works in the world, how to manage, budget, save, earn and make it!

Email Teresa Edwards at [tedwards@nwac.ca](mailto:tedwards@nwac.ca) to register today!

---

Satellite Office, 1 Nicolas Street, Ottawa, Ontario, K1N 7B7.  
Telephone 613.722.3033, Facsimile 613.722.7867, Toll Free 1.800.451.4043