

# 2017 *Money Matters*

*Financial Lessons for Life!*



Manitoba Financial  
Literacy Forum



## Manitoba Financial Literacy Forum

[manitobafinancialliteracy.com](http://manitobafinancialliteracy.com)

The **Manitoba Financial Literacy Forum** is a coalition of organizations and individuals working together to promote lifelong financial education and skills to Manitobans. **Our vision is for Manitobans to be among the most financially literate groups in Canada.**

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**Where can I go to get solid info on money management?**

Just as people have met for centuries at the junction of the Red & Assiniboine, the Manitoba Financial Literacy Forum is a meeting place for those who want to learn about

managing their money. Meet us at [manitobafinancialliteracy.com](https://manitobafinancialliteracy.com) for the right resources, materials, and contacts to help you navigate the sometimes rough financial waters.

# January

2017

## Manitoba Financial Literacy Forum

SUN	MON	TUE	WED	THU	FRI	SAT	
New Year's Day Last day of Hanukkha 1	2	3	4	☉	5	6	Orthodox Christmas Day 7
8	9	10	11	☉	12	13	Orthodox New Year's Day 14
15	16	17	18	☾	19	20	21
22	23	24	25	26	●	27	Chinese New Year 28
29	30	31					



How do I get out of the **red**?

Just like the Esplanade gets you over the Red River, the non-profit Credit Counselling Society can help get your finances out of the red. Speak with one of our accredited Credit Counsellors about how to

get back on track with an affordable debt repayment plan you can live with. It's confidential, it's free, and it works. Call **1-888-527-8999** or visit [NoMoreDebts.org](https://www.NoMoreDebts.org). All you've got to lose is your debt.

# February

2017



SUN

MON

TUE

WED

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Groundhog Day

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Valentine's Day

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Louis Riel Day

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I want to buy a home and need to know what I can afford.

Get expert advice and unparalleled choice  
by working with a professional mortgage broker.

No guesswork. No legwork. Just the right teamwork.  
Find a broker near you at [MortgageProsCan.ca/findabroker](https://MortgageProsCan.ca/findabroker)

# March

2017



MORTGAGE  
PROFESSIONALS  
CANADA

MANITOBA  
CHAPTER

SUN

MON

TUE

WED

THU

FRI

SAT

March is National  
Fraud Prevention Month

Ash Wednesday

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International  
Women's Day



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Purim  
Daylight Saving  
Time Begins



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World Consumer  
Rights Day

St. Patrick's Day

First day of  
Spring

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I wish I had a little treasure socked away for unexpected bills...

Don't you wish you had a secret savings account for bills that pop up out of nowhere? Don't get frustrated—learn Creditaid's six-step 'Save to Spend' strategy,

featuring a free Payroll Planning tool and much more. Be prepared, and you can expect smoother sailing!  
[www.creditaid.ca/save-to-spend](http://www.creditaid.ca/save-to-spend)

# April

## 2017



# CREDITAID

SUN

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TUE


WED

THU

FRI

SAT

SUN	MON	TUE	WED	THU	FRI	SAT	
						1	
2	☉	3	4	5	6	7	8
Palm Sunday		First day of Passover			Good Friday		
9	10	☉	11	12	13	14	15
Easter Sunday	Easter Monday	Last day of Passover					Earth Day
16	17	18	☾	19	20	21	22
23			Talk with Our Kids About Money Day				
30	24	25	●	26	27	28	29



Investing is complex.  
What should you expect from your  
financial professional?

Investing enables you to build wealth which is critical to achieving your financial goals. The “Statement of Investor Rights”, developed by CFA Institute is a tool to help

investors clearly understand what to expect from a financial professional. To learn more visit:  
[www.cfasociety.org/winnipeg/Pages/Investors.aspx](http://www.cfasociety.org/winnipeg/Pages/Investors.aspx)

# May

## 2017



### CFA Society Winnipeg

SUN

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Mother's Day

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Victoria Day

Ramadan Begins

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**As an older person, I sometimes worry I might be taken advantage of financially.**

If you haven't already, appoint someone you trust as your Power of Attorney (POA). This is someone who will have the power to make decisions on your behalf,

including financial matters, if you're no longer capable. It's okay to ask for help, and if you think you're a victim of financial abuse, it is important to *tell someone*.

# June

## 2017



SUN

MON

TUE

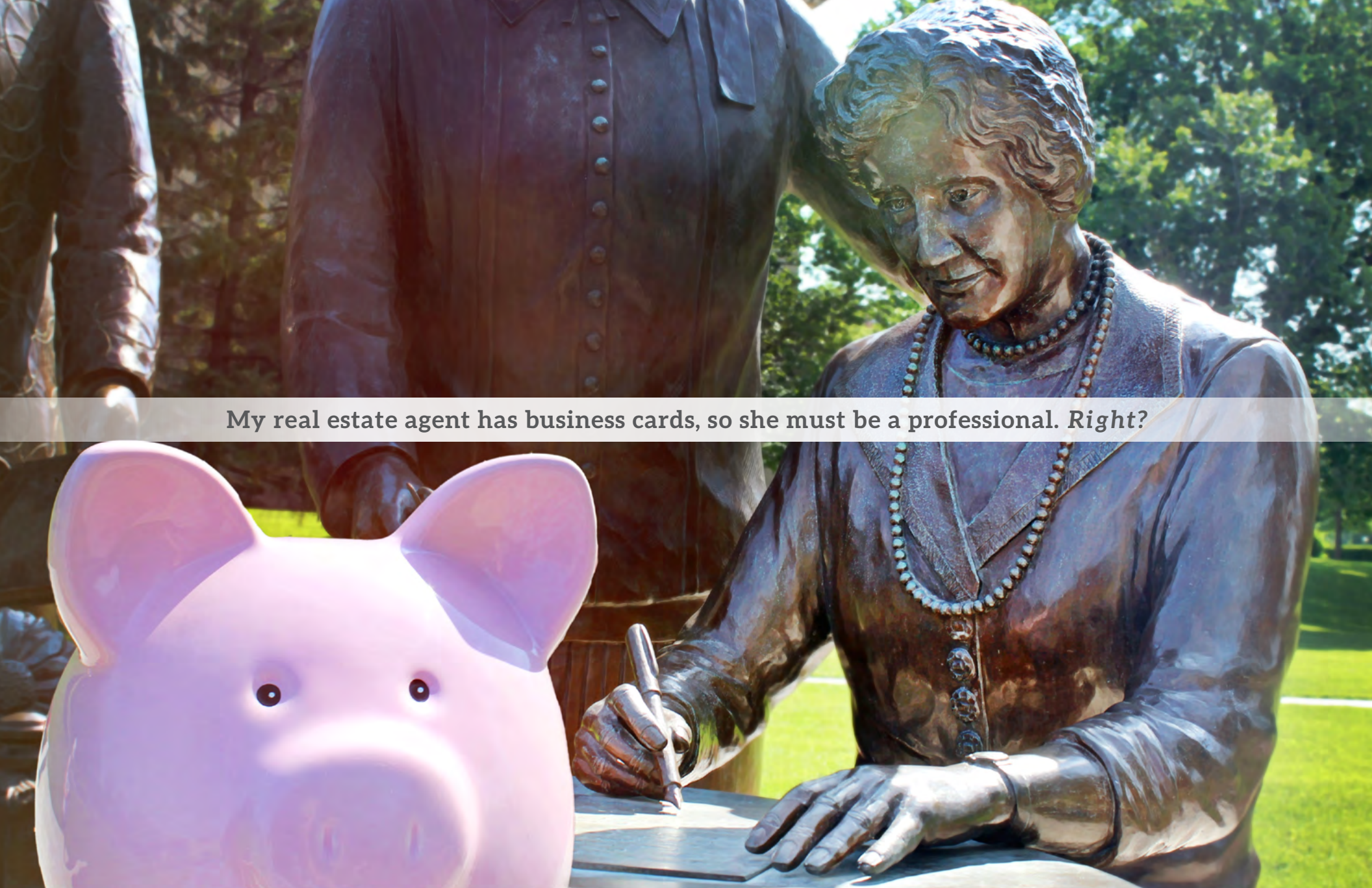
WED

THU

FRI

SAT

SUN	MON	TUE	WED	THU	FRI	SAT		
				○	1	2	3	
4	5	6	7	8	○	9	10	
				World Elder Abuse Awareness Day	15	16	○	17
11	12	13	14	21	22	●	23	24
Father's Day			National Aboriginal Day First day of Summer					
18	19	20	20	21	22	●	23	24
	Eid-al-Fitr							
25	26	27	28	29	○	30		



My real estate agent has business cards, so she must be a professional. Right?

With any real estate transaction, it's important to confirm your real estate and mortgage professionals are qualified registrants. Registration information on all

individuals and offices can be obtained through The Manitoba Securities Commission Real Estate Division. Visit [mbrealestate.ca](http://mbrealestate.ca) to confirm registration details.

# July

## 2017



THE MANITOBA  
SECURITIES  
COMMISSION

SUN

MON

TUE

WED

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Canada Day  
Canada's 150<sup>th</sup>  
Anniversary

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When I'm buying  
homeowner's insurance, how can  
I be sure the insurance company  
is properly licensed?

When buying any type of insurance product, check to ensure the company is legitimate and licensed in Manitoba. Call [204-945-2542](tel:204-945-2542), [1-800-282-8069](tel:1-800-282-8069) or visit [mbfinancialinstitutions.ca](http://mbfinancialinstitutions.ca) for quick and easy

confirmation. Financial Institutions Regulation Branch is responsible for regulatory oversight of the insurance sector, trust and loan companies, credit unions/caisses populaires, and cooperatives operating in Manitoba.

# August

2017



FINANCIAL  
INSTITUTIONS  
REGULATION BRANCH

SUN

MON

TUE

WED

THU

FRI

SAT

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Terry Fox Day

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My partner is gambling. I'm not sure we'll have the money to pay our bills this month.

Connect with a counsellor who can show you how to protect your family finances and how to access other supports around dealing with addiction.

Contact Community Financial Counselling Services today at 1-888-573-2383 or visit [debthelpmanitoba.com](http://debthelpmanitoba.com). We're ready to guide you in the right direction.

# September 2017



**COMMUNITY**  
Financial Counselling Services

SUN	MON	TUE	WED	THU	FRI	SAT
					1	2
	Labour Day					
3	4	5	○	6	7	8
10	11	12	◐	13	14	15
				Rosh Hashana	Muharram/ Islamic New Year First day of Autumn	Yom Kippur
17	18	19	●	20	21	22
24	25	26	○	27	28	29
						30



When it comes to investing, I don't know who I can trust.

Anyone trading or advising clients on securities must be registered with the securities regulator in each province or territory where they do business, unless an exemption applies. Registration

helps protect investors because securities regulators will only register firms and individuals if they're properly qualified. Check registration at [www.securities-administrators.ca/nrs/nrsearch.aspx](http://www.securities-administrators.ca/nrs/nrsearch.aspx)

# October

2017



THE MANITOBA  
SECURITIES  
COMMISSION

SUN

MON

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October is  
Investor Education Month

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Thanksgiving Day

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Diwali

International  
Credit Union Day

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Halloween

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A photograph of a white, two-story house with green trim around the windows and roofline. In the foreground, a pink piggy bank sits on a wooden fence. The scene is set against a clear blue sky with some trees in the background.

I'm ready to own a home. What's the best way to get started?

Several organizations, including The Manitoba Real Estate Association, joined Literacy Partners of Manitoba to publish *Buying a Home in Manitoba*—a plain language home-buying guide for newcomers.

This is a great companion to *The Homebuyers' Road Map*, published by the Canadian Real Estate Association. To learn more about buying a home in Manitoba, visit [realestatemanitoba.com/resources/](https://realestatemanitoba.com/resources/)

# November

2017



SUN

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November is  
Financial Literacy Month

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Daylight Saving  
Time Ends

Remembrance Day

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**I'm concerned a high-interest loan will end up costing me a lot—I don't want my debt creating more debt!**

Rates on loans can vary greatly, and so can fees.  
Shop around for the loan that's right for you.  
Did you know lenders have to let

you know the terms of your loan before you sign?  
Be informed before signing a loan agreement, visit:  
[www.manitoba.ca/consumerinfo](http://www.manitoba.ca/consumerinfo)

# December

2017

Manitoba



CONSUMER PROTECTION OFFICE

SUN

MON

TUE


WED

THU

FRI

SAT

SUN	MON	TUE	WED	THU	FRI	SAT
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○ 3	4	5	6	7	8	9
◐ 10	11	12	First day of Hanukkha	14	15	16
17	● 18	19	Last day of Hanukkha	First day of Winter	22	23
24 Christmas Eve	Christmas Day	Boxing Day				
New Year's Eve	25	○ 26	27	28	29	30



Could *\*I\** be the target of a *financial scam*?

Yes you could, as people of all ages and backgrounds are vulnerable. In addition to financial literacy matters, Manitoba Financial Literacy Forum member organizations work to educate the

public on financial fraud. Protect yourself and your family from the scammers trying to pocket your hard-earned money. Visit [manitobafinancialliteracy.com](http://manitobafinancialliteracy.com) and get informed on fraud!

# January

2018

Manitoba Financial  
Literacy Forum

SUN

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TUE

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New Year's Day



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Orthodox  
Christmas Day

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Orthodox  
New Year's Day

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