

2018 *Money Matters*

Financial Lessons for Life!



**MANITOBA FINANCIAL
LITERACY FORUM**



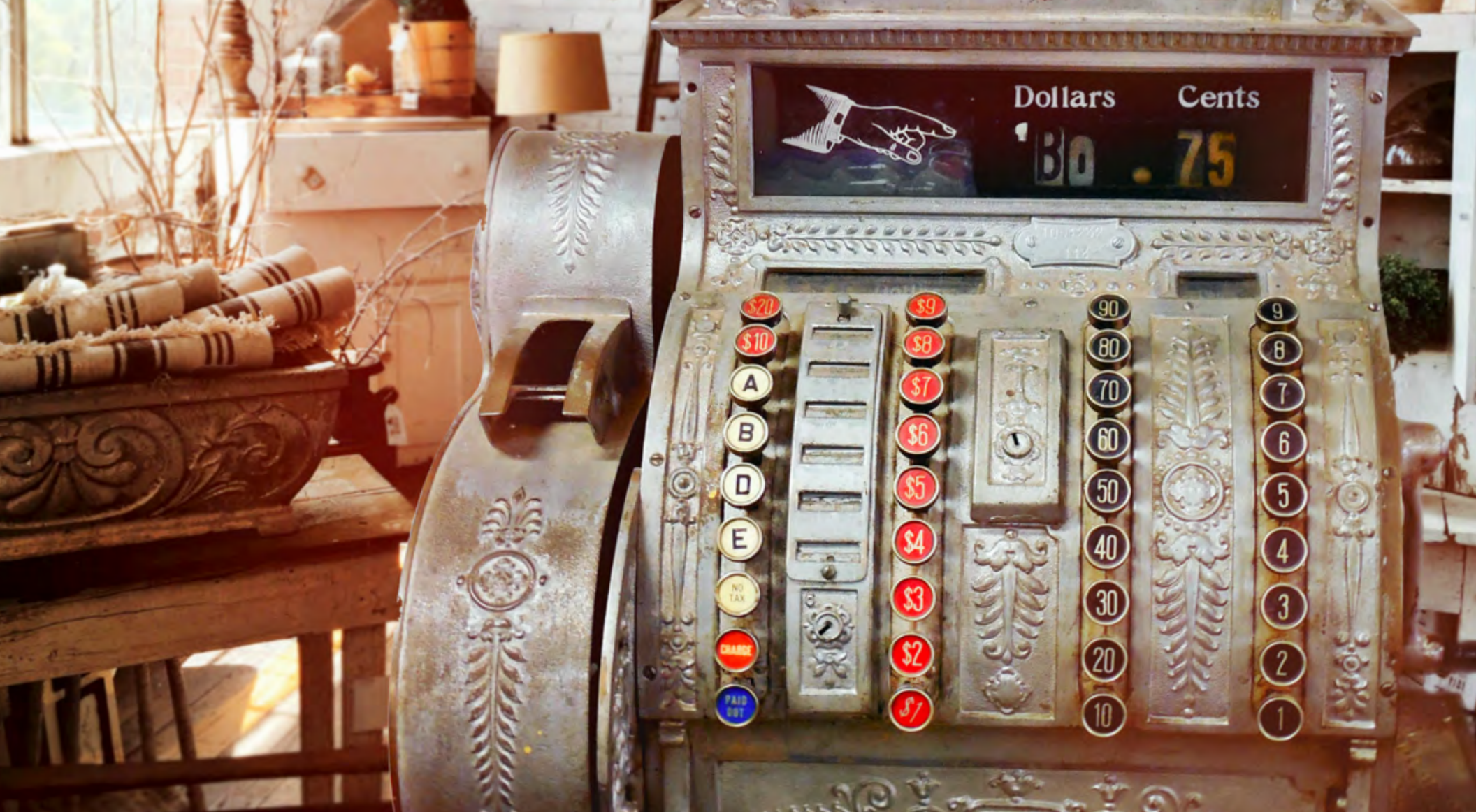
**MANITOBA FINANCIAL
LITERACY FORUM**

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.**

Manitoba Financial Literacy Forum | 516-294 Portage Avenue | Wpg, MB R3C 0B9 | info@manitobafinancialliteracy.com

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Where do I swipe my card on this thing?

Back when cash was king, it was so much easier to track our expenses. Now, with one flick of the wrist *POOF* your money is gone! Managing your credit is all about successful budgeting

and tracking your expenses. If you're having challenges, if debt is weighing you down, contact Credit Counselling Society. You're not alone—we can help! **1-888-527-8999 nomoredebts.org.**

January

2018



SUN

MON

TUE

WED

THU

FRI

SAT

New Year's Day



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Orthodox
Christmas Day

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Orthodox
New Year's Day

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Financial Empowerment.

Community Financial Counselling Services, working together with SEED Winnipeg, has partnered with Prosper Canada to deliver proven financial empowerment interventions to people living on low incomes in Manitoba through its Financial Empowerment Champions (FEC) project. The FEC project is funded in part by the Government of Canada's Social Development

Partnerships Program. Find out how Financial Literacy and Counselling/Coaching, Income Tax filing and Gaining Access to Government Benefits, Safe Financial Products, Savings and Asset Building and Consumer Awareness and Protection can improve your financial well-being by contacting Community Financial Counselling Services at **1-888-573-2383** or **info@cfcs.mb.ca**.

February

2018



COMMUNITY
Financial Counselling Services

SUN

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TUE

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Groundhog Day

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Valentine's Day
Ash Wednesday

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Louis Riel Day

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Purim

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Community Financial Counselling Services

1-888-573-2383 | debthelpmanitoba.com





Need to borrow money? The right info is key.

Payday loans are one of the most expensive ways to borrow. Consider other options that may cost you less, such as a loan or line of credit from a financial institution, an account overdraft from the financial institution you deal with, or a credit card cash advance. If you use a payday loan,

protect yourself by understanding the terms of the loan agreement, like how much you are borrowing, how much it will cost you including fees and interest, when you have to repay it and what your cancellation rights are. For more information visit: www.gov.mb.ca/consumerinfo.

March

2018



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March is National
Fraud Prevention Month



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International
Women's Day

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Daylight Saving
Time Begins

World Consumer
Rights Day

St. Patrick's Day

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First day of
Spring

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Palm Sunday

Good Friday

First day of
Passover

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Compliance & Regulations

Making sense of new investment rules.

There are five ways new CRM2 rules will help you keep track of the cost of advice and performance of your investments. The new rules apply to all dealers and advisers registered to trade in securities or provide advice in Manitoba, and will provide you with more information

about operating fees, commissions, and other fees paid to your dealer or adviser, the performance of your investments, as well as standard information and calculations and clearer information about scholarship plan investments. Learn more at mbsecurities.ca.

April

2018



THE MANITOBA
SECURITIES
COMMISSION

SUN	MON	TUE	WED	THU	FRI	SAT
Easter Sunday	Easter Monday					Last day of Passover
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
Earth Day	22	23	24	25	26	27
28	29	30				





Upholding the gold standard for investor rights.

What standards should you be holding your financial professional to? Investing is critical to achieving your financial goals. It should also provide you with the peace of mind and knowledge that your personal wellbeing is being looked after, not just

dollars and cents. 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.cfawinnipeg.ca.

May

2018



CFA Society
Winnipeg

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Mother's Day

Ramadan Begins

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Victoria Day

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Looking for a mortgage? Don't do it alone.

FACT: A mortgage broker saves you money. But, there's so much more you need to consider. Know your options.

Find a mortgage broker near you at
mortgageproscan.ca/findabroker/.

June

2018


MORTGAGE
PROFESSIONALS
CANADA

WE BROKER RESULTS

SUN

MON

TUE

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Eid-al-Fitr
World
Elder Abuse
Awareness Day

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Father's Day

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National
Aboriginal Day
First day of
Summer

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A small sum can make a huge difference.

Winnipeg Harvest is a non-profit, community food distribution and training centre. We distribute food to nearly 65,000 Manitobans through a network of more than 400 food distribution agencies in Winnipeg and rural areas. We are committed to gathering donated and reclaimed

food with our core mission to share food with hungry people. We are also committed to identifying and providing long-term solutions to end hunger and poverty in Manitoba. For *every dollar* donated, Winnipeg Harvest can distribute *\$20 worth of food!*

July

2018



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Canada Day

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Winnipeg Harvest

204-982-3660 | info@winnipegharvest.org | winnipegharvest.org





Your wishes. Your way.

A will is the most common place to start an estate plan; and it's a great way to begin thinking about your legacy. But it shouldn't end there. There are many elements to an estate plan that, when implemented together, will ensure your wishes are clear,

your family is protected and your legacy will live on. Depending on your circumstances, it can include things like Powers of Attorney, appointing guardians for your children, trust agreements, and much more.

August

2018



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Terry Fox Day

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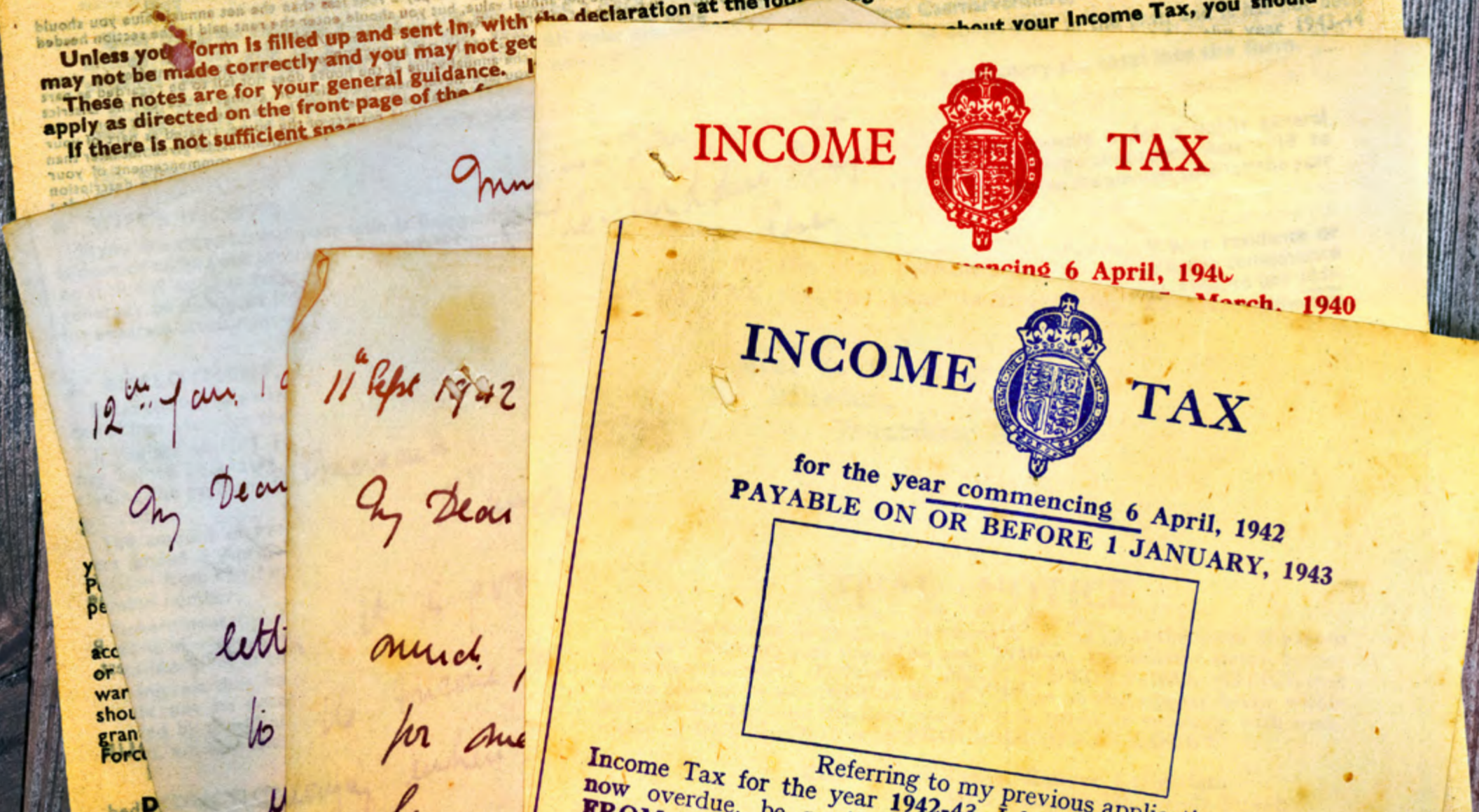
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Investors Group

1-888-746-6344 | investorsgroup.com





Stuck in a taxing situation?

Are you struggling with debt? Is some or all of it owing to the government for taxes? Lazer Grant can help. We are Licensed Insolvency Trustees. In most situations, we avoid bankruptcy with a legally binding proposal that we negotiate with your creditors—

including the government for taxes. Almost 99% of the proposals we negotiate are successful. So don't stress; call us for a free consultation. We'll help you make the right decision that will bring you to financial stability and peace of mind.

September

2018

Lazer Grant Inc
Licensed Insolvency
Trustee

SUN

MON

TUE

WED

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	Labour Day					
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	Rosh Hashana		Muharram/ Islamic New Year			
●	9	10	11	12	13	14
						15
			Yom Kippur			First day of Autumn
☾	16	17	18	19	20	21
23						22
	30	○	24	25	26	27
						28
						29





Trust your financial security to us.

Time for a change? Manitoba's credit unions offer a complete line of financial services, including online & mobile solutions and a Canada-wide network of nearly 2,000 surcharge-free ATMs. Every dollar on deposit is guaranteed 100% by the Deposit Guarantee

Corporation of Manitoba. And, because credit unions are owned by their customers, their interest rates and service fees are always competitive. Try a safe alternative to traditional banks. To learn more, visit creditunion.mb.ca.

October

2018



here for you

SUN

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October is
Investor Education Month

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Thanksgiving Day

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International
Credit Union Day

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Halloween

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Credit Union Central of Manitoba

204-985-4700 | creditunion.mb.ca





Advice that hits home.

Buying or selling a home is a complicated process, and a professional REALTOR® is responsible for making your transaction as easy as possible. Not every licensed or registered broker or salesperson is a REALTOR®. To be a REALTOR®, the agent must be a member of The Canadian Real Estate Association and is expected to be:

committed to *The REALTOR® Code*—the standard of conduct for all REALTORS®, knowledgeable about developments in real estate, and actively updating their education. Only REALTORS® have access to board MLS® Systems, facilitating cooperation for your benefit.
Count on the help of a professional REALTOR®!

November

2018



SUN

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TUE

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November is
Financial Literacy Month

Daylight Saving
Time Ends

Diwali

Remembrance Day

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4	5	6	7	8	9	10	
11	12	13	14	15	16	17	
18	19	20	21	22	23	24	
25	26	27	28	29	30		





Independent advice that adds up.

Do you feel like you need an abacus to add up all your spending? The money left over at the end of the month just isn't covering all the bills? Creditaid brings independent advice to solve

your debt-related problems and has been helping Manitobans with the best solutions available since 1992. Call 204-987-6890 or visit www.creditaid.ca.

December

2018



CREDITAID

SUN

MON

TUE

WED

THU

FRI

SAT

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2	First day of Hanukkah 3	4	5	6 ●	7	8
9	Last day of Hanukkah 10	11	12	13	14 ○	15
16	17	18	19	20	First day of Winter 21 ○	22
23	24 Christmas Eve	Christmas Day	Boxing Day	26	27	28 ○
30	31 New Year's Eve	25	26	27	28 ○	29



Notes

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2019 *at a glance*



JANUARY

Su	Mo	Tu	We	Th	Fr	Sa
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6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

FEBRUARY

Su	Mo	Tu	We	Th	Fr	Sa
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10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28		

MARCH

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24	25	26	27	28	29	30
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APRIL

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21	22	23	24	25	26	27
28	29	30				

MAY

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12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

JUNE

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16	17	18	19	20	21	22
23	24	25	26	27	28	29
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JULY

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14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

AUGUST

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4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

SEPTEMBER

Su	Mo	Tu	We	Th	Fr	Sa
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15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

OCTOBER

Su	Mo	Tu	We	Th	Fr	Sa
		1	2	3	4	5
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13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

NOVEMBER

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24	25	26	27	28	29	30

DECEMBER

Su	Mo	Tu	We	Th	Fr	Sa
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15	16	17	18	19	20	21
22	23	24	25	26	27	28
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