

## What is the Help! Program:

Help! Managing Your Money on Campus is a series of workshops designed to increase the financial knowledge and confidence of university and college students across Canada. Many post-secondary students have entered a new world of financial costs, responsibilities, planning, spending, debt, and many other obligations that our current public school system has not prepared them for. The Canadian Foundation for Economic Education (CFEE; see <a href="www.cfee.org">www.cfee.org</a>) has developed a series of workshops targeted specifically to post-secondary students to build the foundation for their financial journey.

In the first half of 2020, CFEE surveyed close to 1,500 post-secondary students across Canada and found that 83% of students were experiencing financial challenges, which were then exacerbated by the global pandemic.

## **Our Workshops:** (Available in both French and English)

- 1. "Living a Financially Healthy Life" (the foundation of: goal setting; budgeting; saving; spending)
- 2. "Understanding Personal Income Taxes" (Canada's income tax system; student tax returns; tax efficient saving and investing)
- **3.** "Getting Started with Investing" (investing to outpace inflation; overview of main asset classes to invest in; registered investment accounts)
- **4.** "Building an Investment Portfolio" (tax efficient investing; strategies to manage investment risk; understanding the value of a stock you are looking to invest in)
- **5.** "Investing in Alternative Asset Classes" (what are alternative investments; risk/return profile of different alternative asset classes; cryptocurrency)
- 6. "How to Manage Debt and Credit" (how to manage general debt; credit cards; credit scores)
- 7. "How to Pay for School" (ways to pay for education; government student loans; student credit)
- 8. "Preparing for the Future of Work and Your Career" (changes to the workforce; skills to adapt)
- 9. "A Newcomer's Guide to Canadian Finances" (life in Canada; banking and credit; income/taxes)
- **10.** "Buying Your First Home" (what you can afford; steps to buy a house; government programs/other assistance)

## **Contact Us:**

Help! workshops have reached more than 10,000 students across Canada, at over 35 schools. For more information, or to add your name to the list, contact Craig Fowler at <a href="mailto:cfowler@cfee.org">cfowler@cfee.org</a> or Chad Izatt at <a href="mailto:cizatt@cfee.org">cizatt@cfee.org</a>.

