YOUR MONEY MATTERS!

Time to get money smart!

To say that we are now living in unusual times is an understatement

Because of the COVID-19 pandemic, our daily lives have become very different compared to a year ago. Many of the changes have affected our spending, our earning and our saving habits. For instance, when businesses shut down because of the pandemic, some people lost their jobs for a little while or they may even have had to find a new job. Others found themselves working harder than before and perhaps earning more money. And, because most stores were closed, we all found ourselves doing more shopping online and purchasing in new ways like curb-side pick-up or delivery services to buy meals, groceries, clothing and books.

Within a matter of months, Canadians (and people all around the world) had to adapt quickly to meet the demands of our new world.

With or without the limitations of the pandemic, however, one thing hasn't changed. It is important to have excellent financial literacy skills. In other words, to know how to save and budget, how to plan your purchases, how and when to use a credit card and how you can invest your money to make more money.

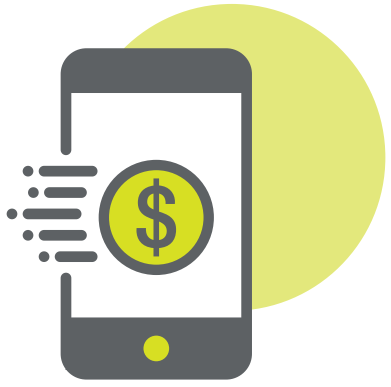
Becoming more money savvy won't solve all your problems, but it can give you a more solid base for the future. When people aren't financially literate, they're more likely to struggle with debt and less likely to invest and plan for retirement (yes, that's decades away but you're going to want to do it at some point).

So, let's get started — time to get money smart!

What is financial literacy?

Financial literacy can be defined as the ability to make responsible decisions about your money so that you are able to spend, save, use credit and manage your debt in a financially responsible manner.

Believe it or not, you make these kinds of decisions almost every day. Knowing how to build your credit, track your spending and build your savings to avoid debt can help you to make decisions about daily issues you may face while trying to afford the things you want in life. Knowing how to make these kinds of decisions will give you confidence that you will be able to live comfortably and with a sense of financial security.



ACTIVITY How financially literate (money smart) are you? How confident are you about managing your money?

After you've read through Your Money Matters! take the time to write out the top five things you plan on doing to help secure your financial future.
Check out https://tinyurl.com/ymmstar for tips to help you write your list.

To help secure my financial future, I will:

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THANKS TO TD FOR HELPING US BRING THIS RESOURCE TO SCHOOLS FOR FREE.

Your Money Matters! financial literacy program was developed by Toronto Star Classroom Connection.

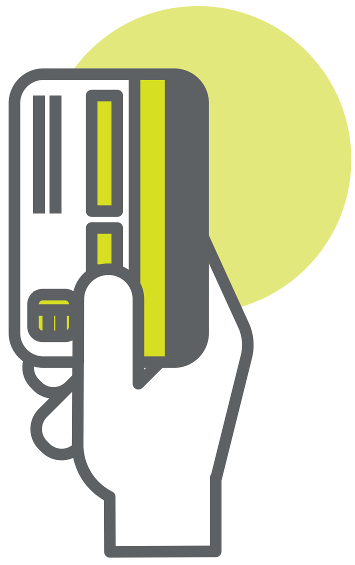
Earning money

You or some of your friends may already have a job. Maybe you work at the grocery store on weekends, mow lawns and shovel snow or deliver pizza. Some people work to have a little extra spending money in their pocket. Others may be working to help their families get by. In any case, trying out different jobs when you're still in high school can be a good way to get a glimpse into a career you might like or not like, later in your life. Most of us have to work for a living, so it's good to try and figure out what kind of career would be best for us.

Although you may miss hanging out with your friends, when you have a part-time job you're picking up some valuable life lessons. You're figuring out how important it is to show up on time and be able to take guidance from your employer. You're also absorbing the idea that most people don't just give money away. When you have to work for it, you tend to get a healthy appreciation for cash and how hard it is to come by.

Right now if you have a job, you're likely paid by the hour for your work, which means your paycheque is based on the number of hours you worked multiplied by your hourly wage (how much you make an hour). But as you get older, you may have a salary. That means you'll be paid a fixed sum of money, usually every two weeks, to work at a full-time job. Although full-time generally means 40 hours a week, many salaried workers put in longer hours than that.

Some people—usually in sales—work on commission, meaning they get paid a percentage of every sale they make. Others get paid a fee-for-service, meaning they negotiate a fee for a specific project (say, a photography shoot or consulting). When they complete the job, they get paid that one-time fee.



Know your rights

How much can you expect to make at your first job? What are reasonable working conditions? The answers to these questions and more are easily found on The Ontario Ministry of Labour, Skills and Development website (ontario.ca/page/ministry-labour-training-skills-development). You can also find the Employment Standards Act (ESA) there, a document that outlines the laws governing employment.

GET FAMILIAR WITH THE ESA AND THEN CIRCLE WHETHER THE FOLLOWING STATEMENTS ARE TRUE (T) OR FALSE (F).

The ESA outlines minimum wages, holidays and hours-of-work regulations.	T F
You must be 18 years of age to be employed as a window cleaner.	T F
If you accidentally damage an item in the workplace while you are working, the employer can deduct the cost of the item from your wages.	T F
The general minimum wage in Ontario will be $14.25 per hour by Oct 2020.	T F
The ESA also outlines information about eating periods and breaks.	T F

Check your answers at: classroomconnection.ca/puzzle

DID YOU KNOW?

TAX: A TEMPORARY MEASURE?

In 1917, then-prime minister of Canada Robert Borden introduced Canada's first personal income tax—to help pay for the expenses the country incurred during World War I.

Income tax was meant to be a temporary measure. Once the war expenses were paid, they would stop.

Except, they didn't and today we still pay income tax.

Find out more:
https://tinyurl.com/ymmstar1

Work can be tax-ing

Some Canadians are exempt from paying income tax. Whether or not you have to pay tax depends on how much money you earn. For example, if you earn less than $12,069 (the basic personal amount for 2019), you don't have to pay any income tax.

Once you turn 19, you could be eligible for the federal Harmonized Sales Tax (HST) credit. If you have filed your income taxes, the government will automatically determine if you qualify for this credit—based on your tax return.

ACTIVITY Explore future careers

What career would you like to have after you finish school? You can explore some options at jobbank.gc.ca/career-planning. Look at the education you will need, the amount of money you'll make in different careers and how satisfied people are with certain career choices. List the careers that appeal to you.

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Spending money

There's one basic rule to live by when it comes to personal finance: spend less than you make.

Spend less than you make. Sounds easy, right? But as you may know from watching friends and family members, it's actually not as easy as it sounds for a lot of people. We all face temptations to blow our money on things that may not matter much to us in the long run.

If you want to make your money go far, you'll have to learn to spend it wisely. Here are a few things to take into account:

1. Energy spent.
Think of purchases not in terms of dollars, but in energy spent. Are those new $100 headphones worth seven hours of babysitting or five lawn mowing jobs? You may look at purchases in a new light when you view them this way.

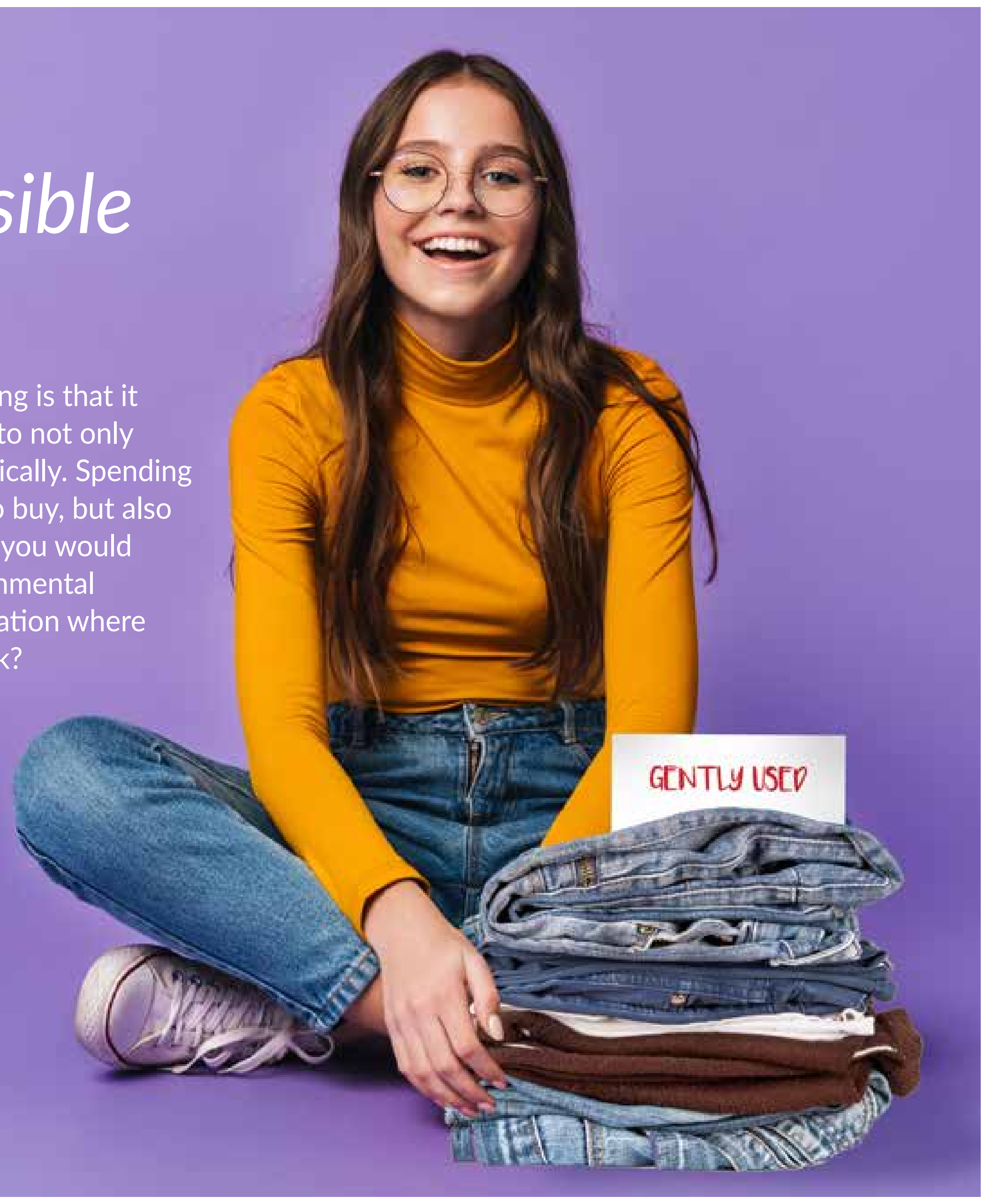
2. Cost vs. value.
There's a difference between being cheap and being thrifty. Being thrifty is a good thing—it means spending your money wisely. Being cheap can be counter-productive. If the new skateboard you want to buy is better quality than the others and will therefore last longer, it may be worth the extra cost. Buying cheap can sometimes mean spending more money down the line on maintenance or replacement.

3. Do you need it or do you want it?
If you break it down, you'll see that everything you buy is either a need or a want. If you have to buy it (think bus fare, textbooks and basic clothing) it's a need. If you choose to buy it but it's not absolutely necessary (another brand-name hoodie or tickets to a concert), it's a want. There's nothing wrong with buying something you want now and then, but not if it means going into debt or being unable to buy something you need.

Socially responsible spending

Another great feature of planned spending is that it slows down your shopping to allow you to not only spend responsibly, but also to spend ethically. Spending choices are not only about which item to buy, but also which item represents the kind of world you would like to see. Is the item made with environmental sustainability in mind? Is it made in a location where people are paid a fair wage for their work? It is critical to be thoughtful about your purchases at every level.

Once you start working, you'll have a better understanding of the value of money. It's not easy to make money, but it sure is easy to spend it.



Develop your own spending plan

One of the best ways to know how and where you are spending your money, is to keep track of your spending. If you have a smartphone, you can use apps to help you not only track your spending, but also categorize it.

How to come up with a plan of your own.

A spending plan includes three categories of spending goals: short-term, medium-term and long-term.

- Short-term spending goals include things that have a lower price tag such as a latte, lunch out and some inexpensive clothing or accessories ($1 to $50-ish).
- Medium-term spending goals include things that cost a bit more and may require you to do some saving first. These types of things may include a new bike, skateboard or video game console. ($50 to $500-ish). Of course if you buy them used, then these things could fall into the short-term spending category.
- Long-term spending goals include purchases that require you to save significantly and over time. These could include post-secondary education, a vacation or a car (more than $500).

The task of saving for a medium-term or long-term goal may seem daunting, but it can happen more quickly than you realize when you keep track of your spending.

To prepare a spending plan, you need to tally your current income from all sources. You also need to list everything you spend money on each month. Your expenses can be divided into fixed expenses and variable expenses.

Fixed expenses
Fixed expenses are those bills you have to pay, and they are usually the same amount each month. They include things like rent, car payments and payments on personal loans.

Variable expenses
Variable expenses may be different from one month to the next. They include food, clothing, transportation, cell phone, vacations, beauty products, recreation, pets, gifts and charitable donations. The good thing about variable expenses is that you have some control over how much you spend on these items.

Here are a few tips to help you stick to your spending plan:

1. **Respect the 24-hour rule.**
   When you see something you want to buy as you are shopping—don't. Take a deep breath, walk away and wait 24 hours before you decide.
2. **Make a shopping list and stick to it.**
   Be wary of sales. They can lure you into buying more than you need by offering you a discount. Do you really need two of something or four of something just because it is on sale?
3. **Do some research.**
   Compare prices and take advantage of price-matching tools that help you find the best deal.
4. **Look for a used version.**
   Check out an online platform like eBay, Kijiji or Facebook Marketplace, where you can arrange to buy, sell and trade items with other people in your area. Thrift stores are also a great place to score awesome deals. It's also so much better for the environment to re-use, re-love or re-purpose something that still has life in it.

ACTIVITY My spending plan

Practice developing your own spending plan. Use your actual income and expenses. Indicate whether each expense is a fixed expense or a variable expense. You will need to know your gross income (the money you earned before deductions such as taxes), as well as your net income (actual earnings after deductions). If you have a part-time job, look at your pay stub to find out your actual deductions. If you currently do not have any income, practice making a spending plan based on a monthly net income of $250.

Saving money: pay yourself first

In the spending section, you practiced creating a spending plan. Did your fixed expenses include any savings?

If you're just getting started in the real world, saving may seem impossible. You may have rent, a car payment, a cell phone bill and entertainment expenses. You'd like to save, but there's just no money left at the end of the month and that's the problem: many people save what's left over instead of making savings the first item in their spending plan.

Always pay yourself first
The first "bill" you should pay every month should be to yourself. So, before you give your debit card a workout at the movies or the tech store, set aside a consistent portion of your paycheque or allowance to pay yourself.

How to pay yourself first
The best way to develop a savings habit is to make the process as simple as possible. Make it automatic. Your bank may be able to automatically take a few bucks off your paycheque before you even see it. Start with $5 or $10 every week or even opt to set aside a percentage of your overall paycheque. You should increase the amount you save, as your income grows. Out of sight is out of mind and you will be surprised at how quickly that money will add up.

If you don't develop the saving habit early, there will always be reasons to delay. Paying yourself first encourages sound financial habits.

Set a goal and go for it
Saving works best when you know what you're saving for. Set a goal. Set a time frame. Be realistic and be flexible because your goals may change.

The best financial goals are both specific and measurable. So if you're really thinking ahead—to, say, retiring after your long and successful career—instead of saying you want "enough money to be comfortable," think about how much money you'll actually need to retire. Maybe your specific goal will be to save $1,000,000 by the time you're 60 years old.

As you start your career, you may find that goal is way too high—or too low. Look at how much money you can put aside without making your life too difficult and plan accordingly. Setting priorities will help you achieve your goals.

Some examples of specific financial goals:

- Pay off your student loans by August 2026.
- Save $5,000 to purchase a used car by June 2021.
- Save $2,500 for an emergency fund within the next two years.

Emergency fund
Emergencies are going to happen every now and then—like, say, dropping and smashing your phone. It's always a good idea to plan for emergencies by having a reserve fund ready. Whether you're still at home or are about to move out and live on your own, having a rainy day fund is a good idea. Use your savings plan to put aside some money regularly, just in case, for emergencies.

It is important to plan for financial emergencies. It may not be a perfect plan but having no plan would be much worse. As the name implies, an emergency can be unexpected and can happen to anyone at any time. A cushion of three to six months' expenses will help you in case something unexpected happens.

Bank on it
You could always toss your spare change into a piggy bank or stash bills in your sock drawer, but you're far better off opening a bank account if you don't already have one. There are a ton of financial institutions, including banks, credit unions and trust companies that offer a variety of services, with different fees for each service.

Opening a bank account is easy. Walk into any bank and speak to a customer service representative. You will need two pieces of identification (such as a driver's licence, a passport or a Canadian birth certificate). If you're under 18, you may have to bring a parent along and get their name on the account too.

When you set up a bank account, you're usually asked whether you want a chequing account or a savings account. When it comes to choosing a bank account, explore the different options Canadian banks offer. Student accounts usually charge very little (if anything at all) in the way of fees. Take the time to do your research on all the options available to you.

That's interest-ing

A giant bonus to saving money is that saved money earns you more money (unless you stash your cash under your mattress, that is). When you put your savings in a bank account, the bank will pay you money—interest—on your money. The interest you earn is a percentage of the original amount of money—the principal—you put in the bank account.

And as that interest piles up on top of the principal amount, you will earn even more interest—compound interest. Here's how it works: If your savings plan compounds interest annually (every year) then in the second year, the interest on your savings will be paid on the original amount (the principal) plus all of the interest you earned in the first year. That continues as long as your money stays in the bank account. So, if you start early, you'll have time to earn interest on your money and interest on the interest and interest on the interest on that interest... you get the picture.

Chequing accounts—the pros
These accounts are useful for depositing cheques and paying bills regularly, either electronically or using cheques. You can also access your money easily and you'll be insured against the possibility of loss up to $100,000 by the Canada Deposit Insurance Corporation (CDIC).

Chequing accounts—the cons
You usually have to pay service fees for things like withdrawing money from an ATM (bank machine) and for debit card transactions. Tip: You can sometimes avoid these charges by ensuring you have a lot of money in your account (often about $5,000) or by paying for a low-cost account that allows for just a few transactions. Chequing accounts pay little, if any, interest.

Savings accounts—the pros
These accounts are specifically earmarked for savings. You'll often earn at least a bit higher interest than a chequing account pays. You're also insured against the possibility of loss up to $100,000 by the Canada Deposit Insurance Corporation (CDIC).

Savings accounts—the cons
Your money isn't as easy to access when it is stored in a savings account and you usually can't pay bills or write cheques. There may be fees if your account has less than a certain amount in it. There will likely be limits on the number of withdrawals you can make.

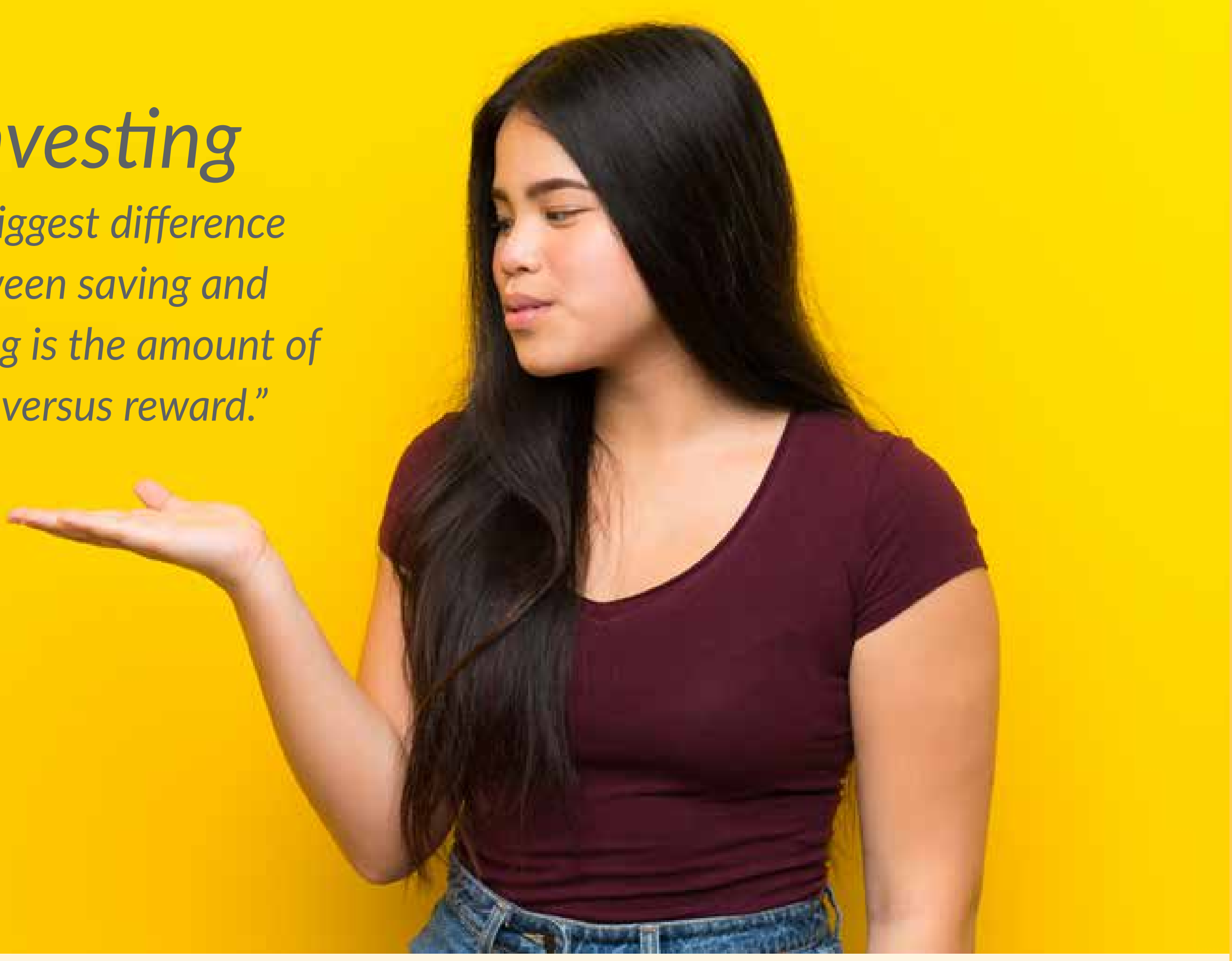
DID YOU KNOW?

When you deposit a cheque into your account, financial institutions will normally hold the money for several days before they let you withdraw it.

This gives them time to transfer the money from the cheque writer's account to yours and also to confirm that there is enough money in the account to cover the cheque.

Investing

The biggest difference between saving and investing is the amount of "risk versus reward."



With investing, you may be able to earn a higher return on your money, but there may also be higher risk. In other words, if the value of your investment goes up, you could earn more with an investment than you would in a savings account. But if the value goes down, you could lose some or even all of your money. It is wise to never invest money that you can't afford to lose.

The greater the risk of a loss on an investment, the greater the potential return. The lower the risk of loss, the lower the potential return. There are several different options available once you have savings that you want to invest.

Three awesome investment accounts for teens

Bank accounts aren't the only option when it comes to investing your money. Once you've accumulated some savings, you can explore some of the other types of investment accounts. They may sound like creations pulled from a bowl of alphabet soup, but they can be super-helpful in allowing you to build wealth.

1. **Tax-Free Savings Account (TFSA).**
   Allows you to earn money that you won't have to pay tax on. A TFSA is a savings plan registered with the Canada Revenue Agency (CRA). You can save or invest up to $6,000 a year in a TFSA. You're not taxed on the income you earn, so it's a great way to save for short- or long-term goals because it lets your savings grow tax-free.
2. **Registered Education Savings Plan (RESP).**
   An RESP is a government-registered savings plan that helps you (or someone else) to save for your post-secondary education. The money you invest in an RESP grows and the federal government helps it to grow by contributing to the savings along the way, in the form of education grants. When you enrol at a qualifying post-secondary institution and are ready to take out your funds to help pay for school, the payments made using these funds are known as Education Assistance Payments (EAPs). When you eventually go to use the money (withdraw it from the RESP), you'll have to pay tax on the investment income and government grants you received. However, you won't have to pay tax on the contributions you made, using your own money. These amounts are taxed—but since students generally fall into the lowest tax bracket it is not likely you will need to pay anything on that portion.
3. **Registered Retirement Savings Plan (RRSP).**
   RRSPs are made to help people save for retirement. You get a tax deduction for the money you put into them and any interest they earn is tax-free as well. But since you're probably not earning a whole lot of money right now, you likely aren't paying much (if any) tax. That eliminates the major advantage of an RRSP, which is to reduce your taxable income. When you're older and earning more, an RRSP will be a much better deal.

After school, when you have more money to invest, here are a few more choices:

- The least risky kind of investment is a Guaranteed Investment Certificate (GIC). With a GIC, you agree to keep your money invested for a certain period of time (usually one to five years) in exchange for a guaranteed interest rate. GIC interest rates may not be that much higher than the interest rate offered for a basic savings account—but it all adds up.
- Bonds are another type of investment; they are actually loans to governments and corporations. In exchange, they promise to pay back the principal and interest by a designated date. Bonds are rated according to the risk—some are virtually risk-free. But the safer the bond, the less interest it will pay.
- Stocks are shares in the ownership of a company—making you part owner (a very tiny part owner but nonetheless…). Some stocks pay dividends—a portion of any profit the company makes. Stocks can be quite complicated and your success in stock market investing depends on a lot of research and educated predictions about global supply, demand and market stability. It's best to get advice on this one.

ACTIVITY Bull Vs. Bear

Search online for the definition of "Bear Market" and "Bull Market". Briefly describe each below

BULL MARKET:

BEAR MARKET:

Borrowing money: I.O.U.

Maybe you've already borrowed money from your parents. You know the deal. They give you a loan to buy a new laptop and you agree to pay the money back over time. But not all lenders are as easygoing or forgiving as your parents.

When you get a loan in the real world, you're generally expected to pay it back with interest. In this case, that's the fee (usually a percentage of the loan amount) that goes to the lender for taking a chance on you. Aside from perhaps a student loan, it's likely that a credit card will be your first experience with borrowing from anyone other than family or a friend, so it helps to know the basics about how they work.

Six things you should know about credit cards

"Just put it on your credit card." These can be dangerous words. We live in a largely cashless society. In fact, credit cards are becoming more common than cash in our wallets. Credit cards can be super-helpful, allowing you to track your spending, rent a car and pay for things easily without having to carry around a lot of cash. Even better, you get a couple of weeks to pay that money back before the bank starts charging you interest. But credit cards can also get you into a lot of trouble if you're not careful.

Six things to keep in mind.

1. **You're spending real cash.**
   Studies show it's easier for people to tap their credit card than to pull cash out of their pockets to pay for things. But don't kid yourself—you will have to pay that money back, and if you don't pay in full by the due date you'll pay interest too.
2. **Credit card interest rates are higher than for other types of loans.**
   In fact, they are three to five times higher—on average, about 19%. The interest rate on a credit card is referred to as the Annual Percentage Rate (APR) and by law, all lenders must list it in the credit card agreement. Make sure you know what yours is.
3. **You should pay the full balance (total amount owing) every month ... on time.**
   Most credit cards offer a grace period. That's the time (usually 20 to 30 days) you have to pay off the loan before the bank starts to charge interest. If you absolutely can't pay off the balance, at least pay as much of it as you can manage, before the deadline.
4. **Don't just make minimum payments.**
   Credit card issuers usually allow you to make a minimum payment by the due date each month—that's the minimum amount you can pay to avoid other penalties. But if you pay only the minimum balance, there's a good chance you'll be forking out for your purchase long after you've had to replace it. Consider this example: You buy a new cell phone, with all the bells and whistles, for $600. If you make only the minimum payment, it will take you more than five years to pay off your debt. On top of the cost of the phone, you will pay an extra $323 in interest. Check your credit card statement for information about how long it will take you to pay off your balance if you only make the minimum payment.
5. **Avoid cash advances.**
   You can use your credit card to borrow cash. That's called a cash advance. But the interest rate on a cash advance is usually even higher and there is no grace period; you pay interest on the money from the moment you take out cash until you pay back every single penny. Banks may also charge you a fee for a cash advance. Use a cash advance only for a dire emergency.
6. **You need to check your bill every month. Billing errors can happen with credit cards.**
   If you see a purchase on your statement that you didn't make, be sure to correct the mistake right away. Here's how: If you haven't ever been to the business in question, call your credit card company immediately—it's possible you've been a victim of identity theft. But if you have made a purchase from the vendor listed, your best bet is to contact them directly. Make sure you always keep your receipts just in case you ever need to show them to the vendor. If you don't get satisfaction, call your credit card provider with all the evidence at hand.

IT'S A FACT

Your credit rating is a measure of your credit-worthiness or, in other words, your record of borrowing and repayment. Without a good credit rating, few financial institutions will lend you money.

How to choose a credit card

When it comes time to apply for a credit card, you'll discover there are many options available. Which should you choose? Here are the factors to take into consideration...

- Is there an annual fee? If so, consider carefully whether it's worth paying that additional cost yearly or opting for a card with no fee. At this point in your life, the no-fee option might be best.
- Will you pay it off every month? This should be your goal. But if not, finding a card with a low interest rate should be the biggest consideration.
- Do you want it mainly for the perks that go along with it? Some credit cards offer special perks to card-holders such as free insurance, points that can be cashed in for travel and items and the ability to skip lines for tickets to concerts and other events.

Other types of loans

If you are applying for a loan, you will need to go through an application process. Lenders try to eliminate risk for you and for them by assessing your background and ability to pay. Often, banks need some form of collateral or security to safeguard the loan in case you don't pay.

Some loans will cost more than others. A personal loan, which is usually unsecured, usually has a higher interest rate because it is a riskier loan for the lender. Shop around for the loan that best suits your needs. Most banks offer lower interest rates to students and possibly longer repayment schedules.

- Mortgage: A loan specifically for buying a house or other real estate.
- Personal loan: You sign a contract to borrow a sum of money to pay for, say, your education, a wedding or renovations to a home and agree to repay the money over time in pre-determined amounts.
- Line of credit (LOC): A line of credit from the bank is a pre-approved loan for a set amount. You can dip into it at any time, but you only pay interest when you use it. Once you borrow money, you have to make regular minimum payments, but you can repay it faster if you want.

Payday loans

A payday loan is an expensive way to borrow money. Its cost is typically based on a set dollar amount per $100 borrowed—for instance, $21 per $100, which represents an annual percentage rate (APR) of a whopping 546%. Borrowers who cannot repay their loans in full and on time may also face additional fees such as penalties and non-sufficient-funds charges. Despite the high costs, many people still use payday loans.

Find out more about payday loans at:

www.canada.ca/en/financial-consumer-agency/services/loans/payday-loans.html

ACTIVITY

Research a payday loan provider to determine what is meant by *limiting rollovers* and *concurrent loans*. Find out what an acceptable debt-collection practice is.

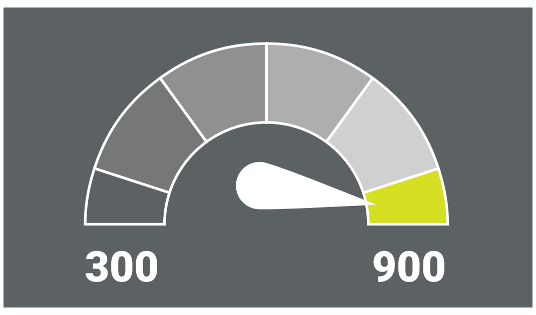
What's your credit score?

As a student, you're used to being graded; your report card gives you a snapshot of how well you've done at school. Well, from the time you get your first credit card, you're being graded on your ability to manage money. That grade is called your credit score. It may not matter to you too much right now, but it will matter in the future, when you're applying for a car loan or a mortgage.

The good news: bolstering your credit score isn't rocket science. Here's how to do it:

1. You can build your credit rating simply by opening a credit card account and consistently making your payments (preferably in full) before the due date.
2. You get lower grades for missing bill payments.
3. There are two main credit bureaus in Canada: Equifax Canada and TransUnion Canada. You can get a copy of your credit report from either credit bureau for free.

Your credit score shows how well you manage credit (pay back your debts). Credit scores range from 300 to 900 and the higher your score is, the better. A high score indicates you are a good (low) risk. Most lenders consider a score of 600 or less an indicator that you are a high risk and they may not be willing to loan you funds—for instance, you may not be able to get a credit card or a line of credit from your bank. You get points for paying your debts in full and on time and you lose points for paying only part of your debt or making late payments and especially for missing a payment.



How is your score calculated?

It's not possible to know exactly how many points your score will go up or down based on the actions you take. Credit bureaus and lenders don't share the actual formulas they use to calculate credit scores, but some factors that may affect your credit score include:

- How long you've had credit – usually, the longer the better.
- Whether you carry a balance on your credit cards – it's better to carry no balance.
- Whether you regularly miss payments – yikes. Don't miss any payments.
- The amount of your outstanding debts – the more money you owe, the worse your score may be.
- Whether your debts have been sent to a collection agency (an indication you are in financial trouble).

GIVING BACK:
10 awesome ways to make a difference in the world.

Part of being a contributing member of society is giving back to causes that are important to you. That may mean donating your time or your money or both. There are so many different not-for-profit and charitable organizations in Canada, finding something that is meaningful to you is easy.

Here are a few ideas to help get you started...

1. Are you interested in being a teacher? Volunteer to tutor someone at your school or volunteer with your local library to read along with a struggling reader.
2. Do you like construction? Help out at a Habitat for Humanity construction site, building an affordable home for a family.
3. Do you like sports? After-school programs and kids' sports teams are often eager to get help from student volunteer coaches or referees.
4. Do you like to cook? Homeless shelters can always use an extra pair of hands to prepare and serve food.
5. Are you good at public relations? Help a charity raise money or awareness for their cause.
6. Do you love animals? Animal shelters can always use help.
7. How crafty are you? Put your knitting or crochet skills to good use by crafting a hat or blanket for a cancer patient or a premature baby in the hospital.
8. Interested in the environment? Conservation areas and provincial and national parks often need help with clean-up events.
9. Do you have an interest in helping people with technology? Teach people how to use online conferencing software, social media, computers or mobile devices.
10. Even if you help a neighbour by picking up their groceries for them, checking in on them or even just being a friend—you are doing a valuable service. There is nothing better for someone living alone than to simply have someone to talk to. Every act of kindness you do will make others feel good and it will help you, as well.

Fun and games!

Unscramble the free advice...

Unscramble the words, then arrange the letters highlighted in RED to complete the statement below.

Y E Q C H P E U A

E I M N O C C O

P S X E N E E

T T I S E R N E

A L C S F I

N G P S D E N I

In times of trouble, it's always a good plan to have one of these

See answers at: classroomconnection.ca/puzzle

Hidden in Plain Sight!

Search the letters below to find the words listed on the right hand column of this puzzle. Words can run in all directions – up, down, right, left, backwards even diagonally and can even share common letters. One of these words has already been found.

Y	L	E	C	R	I	N	B	U	D	G	E	T	P	H	Y
R	A	B	R	D	E	D	U	C	T	I	O	N	S	S	E
E	P	G	Z	X	D	F	Z	H	R	R	W	O	K	N	B
R	I	I	E	C	N	A	V	D	A	H	S	A	C	L	L
P	C	N	V	A	R	I	A	B	L	E	H	X	O	O	K
X	N	T	L	L	D	P	O	S	Q	O	T	M	T	A	S
C	I	E	H	Y	E	N	F	N	N	F	M	E	S	N	I
I	R	R	C	X	P	E	I	R	S	M	U	D	N	W	R
F	P	E	Q	R	O	T	Z	A	Y	O	T	T	B	E	D
R	K	S	D	L	S	P	R	X	I	H	D	E	T	E	Q
B	Y	T	H	I	I	E	U	W	E	I	Z	N	B	V	O
C	E	G	N	I	T	S	E	V	N	I	J	I	S	B	F
I	N	E	C	H	L	G	P	W	A	N	T	S	L	E	H
F	G	M	F	D	O	I	R	E	P	E	C	Z	R	G	K
D	I	H	K	M	O	R	T	G	A	G	E	E	Y	J	C

ATM
BUDGET
~~CREDIT~~
DEBT
DEBIT
DEDUCTIONS
DEPOSIT
INTEREST
INVESTING
LOAN
MORTGAGE
NET
PRINCIPAL
RISK
STOCKS
TFSA
VARIABLE
WANTS

Hidden Answer: A short-term cash loan taken against a credit card's credit line - two words.

See answers at: classroomconnection.ca/puzzle

TD
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