

AGENCY INFORMATION PACKAGE



Thank you for showing interest in the **Each One, Teach One** program! These award-winning workshops provide financial education to community members and help build their knowledge, skills and confidence to make the right financial decisions for themselves.

All sessions are FREE and facilitated by trained professionals from local financial institutions.

If your agency supports individuals living with low income who are interested in learning about the topics below, contact us to book a workshop. Our trained volunteers will facilitate the 60-90 minute program. *All you need to do is provide the space, then recruit and engage participants!*

Agencies can select from the presentation topics below:

1-INTRODUCTION TO BASIC BANKING

- ✓ How to choose the right bank account for your needs
- ✓ How to make interest work for you - not against you
- ✓ Ways to reduce your account and transaction fees

2-INTRODUCTION TO BASIC BUDGETING

- ✓ What a budget is and why should you create one
- ✓ Tips to help you reach your financial goals
- ✓ Ideas to help you adjust your spending

3-CREDIT CARDS & PREPAID CARDS

- ✓ How to get most from your credit card
- ✓ The difference between 'good' and 'bad' prepaid cards
- ✓ How to figure out the real cost of using credit

4-LOANS YOU DON'T WANT

- ✓ How to calculate the real cost of 'bad' loans
- ✓ What you need to know about pay day and pawn shop loans
- ✓ The real cost of using credit card cash advances

5-LOANS: COSTS & OBLIGATIONS

- ✓ Good reasons and bad reasons to borrow money
- ✓ How to decide what kind of loan is best for your needs
- ✓ About payment terms

6-DEBT SMARTS

- ✓ Tips to manage your debt
- ✓ When it makes sense to get a consolidation loan
- ✓ About the difference between consumer proposal and bankruptcy

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7-BUILDING A HEALTHY CREDIT HISTORY

- ✓ Why your credit history matters to you
- ✓ Simple steps to build a good credit score
- ✓ Why declaring bankruptcy should be your last option

8-IDENTITY THEFT & FRAUD PREVENTION

- ✓ Steps you can take to increase your fraud and identify theft awareness
- ✓ How to guard your financial information
- ✓ How to protect your computer

9-RRSPs & TAX FREE SAVINGS ACCOUNTS (TFSA)

- ✓ The benefits of using RRSPs and TFSAs
- ✓ How to decide whether to invest in an RRSP, a TFSA or both
- ✓ About the different kinds of RRSP and TFSA products (with no sales pitch!)

10-INTRODUCTION TO REGISTERED EDUCATION SAVINGS PLANS (RESPs)

- ✓ What an RESP is, how they work and why they're a great investment
- ✓ About free money your child could get in their RESP
- ✓ About new government grants for RESPs

11-UNDERSTANDING CONTRACTS

- ✓ What a contract is and what makes a contract valid
- ✓ Things to look for in housing rental contracts
- ✓ What you need to know about mobile phone contracts, car leases and rent-to-own merchandise

12-FINANCIAL WELLNESS FOR SENIORS

- ✓ What seniors financial abuse is
- ✓ How to recognize if you or a loved one is being taken advantage of
- ✓ Advanced planning tools to protect yourself or loved ones

For more information or to book an EACH ONE, TEACH ONE workshop for your agency, please contact Program Coordinator Melanie Lukevich at 780-443-8327 / mlukevich@myunitedway.ca

Each One, Teach One is brought to you by:



Eight financial institutions, United Way, E4C and City of Edmonton collaborate for the purpose of providing financial literacy education to individuals and families living with low income in the Alberta Capital Region.