



Métis Nation
of Ontario 



MAKING CENTS

Participants' Handbook

Financial Literacy



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Participants Handbook

Making Cents Financial Literacy Workshop

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Budgeting Basics

My monthly budget

At the bottom of this page enter your monthly income.
On the next page enter your monthly expenses (fixed and variable).
On the next page subtract your expenses from your income.
Do you have a surplus or a deficit?

Examples of monthly income

Average monthly net income from employment after deductions.
See page 4 for average employment income.

Average income

Food and beverage servers	\$911
Cooks	\$1,187
Early child educators and assistants	\$1,141
Musicians and artists	\$1,365
Retail salespersons and clerks	\$1,420
Hairstylists and barbers	\$1,027
Sales and service occupations	\$1,395
Dental assistants	\$1,439
Bookkeepers	\$1,568
Graphic art technicians	\$1,820
Construction trades workers	\$1,720
Banking, insurance and other financial clerks	\$1,583

Monthly income

Monthly income \$ _____

Other sources (ex. child support, babysitting).... \$ _____

Total..... \$ _____

[Source: Average Canadian net income for various occupations, after deductions, adjusted for typical hours of work, based on Statistics Canada, 2011.]

Notes:





Monthly expenses

Fixed Expenses

	Typical	Your fixed expenses
Housing	\$355 - 1,090	_____
Car Payments	\$220 - 1,305	_____
Other loan payments	\$0 - 275	_____
Insurance (car, home, travel, etc)	\$10 - 380	_____
Utilities (electric, gas)	\$70 - 90	_____
Telecommunications (cable, Internet, telephone, cell phone, long distance, voice and data roaming charges)	\$30 - 260	_____
Child care	\$240 - 710	_____
Total fixed expenses		_____

Variable expenses (including irregular expenses)

	Typical	Your variable expenses
Groceries	\$165 - 275	_____
Eating out	\$55 - 275	_____
Household expenses (cleaning, maintenance, furniture)	\$55 - 165	_____
Computer (hardware, software, accessories, supplies)	\$90 - 275	_____
Pets	\$25 - 165	_____
Transportation (transit, gas, car maintenance, etc)	\$30 - 220	_____
Health care (medical service plan, dental, glasses / lenses, medication)	\$35 - 120	_____
Clothing and footwear	\$50 - 220	_____
Personal care (toiletries, hair care, make-up, laundry)	\$45 - 130	_____
Recreation (movies, games, DVD/videos, clubs, concerts, sports, etc)	\$60 - 300	_____
Travel	\$40 - 275	_____
Gifts and charitable donations	\$30 - 220	_____
Education (post secondary tuition, books, fees, etc)	\$435 - 820	_____
Other	\$5 - 75	_____
Savings	\$0 - 275	_____
Total variable expenses		\$ _____

Total monthly income (from page 2)	_____
Less total monthly expenses (fixed + variable above)	_____
Balance: Equals monthly surplus or deficit	\$ _____

(Source: Average Canadian expenses based on Statistics Canada 2011.)





Canada Average Income: March 2019

Description (Age and Occupations)	Full Time Weekly	Full Time Monthly	Full Time Yearly	Part Time Weekly	Part Time Monthly	Part Time Yearly
15 to 24 years	758.33	3,033.32	39,433.16	214.93	859.72	11,176.36
25 years and over	1,189.61	4,758.44	61,859.72	428.04	1,712.16	22,258.08
Permanent employees	1,167.46	4,669.84	60,707.92	359.85	1,439.4	18,712.2
Temporary employees	995	3,980.00	51,740.00	287.53	1,150.12	14,951.56
Management occupations	1,778.22	7,112.88	92,467.44	503.74	20,14.96	26,194.48
Business, finance and administration	1,086.99	4,347.96	56,523.48	392.55	1,570.20	20,412.60
Natural and applied sciences and related	1,473.83	5,895.32	76,639.16	691.17	27,64.68	35,940.84
Health occupations	1,159.11	4,636.44	60,273.72	582.89	2,331.56	30,310.28
Education, law and social, community and government services	1,290.34	5,161.36	67,097.68	465.92	18,63.68	24,227.84
Arts, culture, recreation and sport	1,106.62	4,426.48	57,544.24	217.93	871.72	11,332.36
Sales and services	777.55	3,110.20	40,432.60	247.74	990.96	12,882.48
Trades, transport and equipment operators and related occupations	1,145.25	4,581.00	59,553.00	334.86	1,339.44	17,412.72
Natural resources, agriculture and related production occupations	1,263.74	5,054.96	65,714.48	290.94	1,163.76	15,128.88
Manufacturing and utilities	974.97	3,899.88	50,698.44	315.52	1,262.08	16,407.04

Statistics Canada. Table Average usual hours and wages by selected characteristics, monthly, unadjusted for seasonality, last 5 months. <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1410032001>





Average Living Expenses (Fixed and Variable): Ontario 2016

Description	Weekly	Monthly	Yearly
Food purchased from stores	\$114	\$456	\$5,934
Food purchased from restaurants	\$50	\$216	\$2,593
Shelter & Housing (Rent / Owned)	\$78- \$198	\$340- \$857	\$4,075 \$10,287
Water, fuel and electricity	\$48	\$207	\$2,484
Other accommodation	\$34	\$149	\$1,791
Household operations	\$93	\$402	\$4,827
Home Communications (internet, phone, cable)	\$46	\$200	\$2,399
Household furnishings	\$19	\$80	\$962
Household equipment	\$23	\$98	\$1,176
Household appliances	\$11	\$46	\$554
Clothing and accessories	\$66	\$286	\$3,430
Private transportation	\$220	\$953	\$11,433
Public transportation	\$25	\$106	\$1,274
Health care	\$50	\$215	\$2,579
Personal health care in household (medicine, dental)	\$35	\$151	\$1,816
Recreation equipment and related services	\$20	\$86	\$1,036
Home entertainment equipment and services	\$4	\$16	\$196
Recreation services	\$42	\$181	\$2,171
Recreational vehicles and associated services	\$11	\$49	\$582
Education	\$34	\$148	\$1,777
Reading materials and other printed matter	\$3	\$13	\$158
Tobacco products and alcoholic beverages	\$29	\$125	\$1,497
Games of chance	\$4	\$17	\$200
Miscellaneous expenditures	\$34	\$149	\$1,785
Income taxes (federal and provincial, OHIP etc.)	\$288	\$1,249	\$14,993
Personal insurance & pension contributions	\$99	\$428	\$5,137
Gifts of money, support payments and charities	\$43	\$185	\$2,218

Statistics Canada. Table null Household spending, Canada, regions and provinces.
<https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110022201>





Budgeting Resources:

Free resources:

- FCAC Budget Calculator
 - www.fcac.gc.ca, under For consumers and Resources, click Tools and calculators and select Budgeting Tool
- FCAC Tip Sheet—Making a budget and sticking to it
 - www.fcac.gc.ca, under For consumers and Resources, click Publications and select Budgeting and money management
- IEF Videos, Worksheets and Calculators
 - www.GetSmarterAboutMoney.ca, click Tools & Calculators
- Off-the-shelf budget software that downloads data from your bank account and credit cards:
 - Local version on your desktop
 - Mobile apps





What Is Gambling?

Definition: Gambling is when someone risks losing something of 'VALUE', usually money or belongings, and winning or losing is decided by chance. Usually this is money or belongings but your time away from work, your family, friends and responsibilities also have great value.

GAMBLING PRE-SCREEN: SELF-ASSESSMENT QUIZ

Circle Y for Yes, N for No.

- | | |
|---|--------|
| 1. Have you ever participated in any form of gambling? | Y OR N |
| 2. Have you ever felt the need to cut down on your gambling? | Y OR N |
| 3. Have you ever felt guilty about gambling? | Y OR N |
| 4. Have you ever borrowed money to gamble? | Y OR N |
| 5. Have you ever spent more money gambling than you intended? | Y OR N |
| 6. Have you ever felt annoyed by others criticizing you about your gambling? | Y OR N |
| 7. Have you ever lost time from work or school or away from family events as a result of your gambling? | Y OR N |

Total YES: _____

Total NO: _____

Results: If you gave a YES response to any of the questions from 2 through 7 it is enough reason to continue with further screening tools so you can see what your risk level is.

If this applies to you, there is a more detailed screening tool provided in your handbook on page 34 called DSM-5 Criteria: Gambling Disorder.

If you or a loved one is showing risky behaviour or already has a problem with gambling there is a 24 hour toll free Gambling Helpline: 1-888-230-3505. For more information on our gaming and gambling awareness program you can contact one of the MNO's healing and wellness staff or our Provincial Coordinator at ggap@metisnation.org



SMART CONSUMER

- Managing your cost of living



BIG IDEA: You can be proactive in reducing your costs. Small behaviour changes will result in big savings.

Areas for saving

- Check your bills.
- Negotiate better plans (banking fees and services, telephone, cell phone).
- Pack a lunch.
- Consider whether you need to own a car, a home or the latest high-tech gadget.
- No impulse buying.

Check your Bills:

- Spot mistakes and overcharges.
- Pay less in late fees, interest and penalties.
- Get errors corrected before it's too late.

Negotiate better plans

Call each service provider and ask:

- How can I cut back my monthly bills?
- Am I currently on any plans?
- Do you have a better plan or deal for me?
- If so, what is the timeframe?
- Will I be put on a contract for any new deals?
- Can I bundle services to save money?
- Can I avoid interest or late payment penalties?

Banking: Reduce Costs

- What am I paying in monthly service charges?
- How much am I paying for ATM fees?
- Can I save by doing more banking online?
- Am I eligible for a low-fee deal if I'm a student?
- Can I get a reduced fee if I keep a minimum balance?
- Can you suggest a better plan for me?





Reduce Impulse Buying

- Bring a shopping list and only buy what you need.
- Avoid unintended trips to the mall.
- Do not go online buying or auction sites.
- Pay cash or cheque for purchases and only carry the cash you are willing to spend.
- Reduce available credit on your credit card and line of credit.
- Leave credit cards at home.
- Sleep on it and see if you still want it the next day before making the purchase.
- Take baby steps and cut costs by increments.

Reduce Phone costs

- What am I paying for land line and cell phone?
- Check your existing plans and be sure you get the best deals out there as they are offered.
- How much do my long-distance calls cost?
- Can I bundle services (house phone, cell phone, and internet) to save?
- Can I switch suppliers to save money?
- Do I have a contract? When does it expire?
- Have I called suppliers to ask how to cut costs?
- Ask for Customer Retention Supervisor to request better deal for your account(s)
- Consider Bundling – phone + internet + cable.
- Cancel add-on extra services that you do not use if there is an extra fee for them.

Bundling Services

- Every 4 months check your service providers to see if they have a new customer or existing customer promotion or discount.
- Request those savings to be applied to your account if it saves you money.
- Speak to the Customer Retention supervisor or manager and negotiate a better deal





Needs vs Wants – Your Latte Factor

What's Your Latte Factor?

Item	\$ Average per item	# times / day	# times / week	Total Cost / week	New/week
Coffee (take-out or drive thru)	\$			\$	\$
Donut/Muffin/Bagel etc.	\$			\$	\$
Breakfast (take out or restaurant)	\$			\$	\$
Lunch (take out or restaurant)	\$			\$	\$
Supper (take our or restaurant)	\$			\$	\$
Alcohol	\$			\$	\$
Smoking (i.e. cigarettes)	\$			\$	\$
Cell phone data fees or extra cell	\$			\$	\$
Movie/Date night cost	\$			\$	\$
Date night snacks (ex. popcorn, soda)					
Gas for non-essential use	\$			\$	\$
Lottery, scratch, Nevada tickets etc.	\$			\$	\$
Bingo, casino, other gambling activities (sports, 50/50 draws etc.)	\$			\$	\$
Non-Essential Food snacks (ex. Chocolate bar, gum, lunch cakes)	\$			\$	\$
Non-Essential Wants (make-up, nails)	\$			\$	\$
Non-Essentials (make-up, nails, hair colouring, more expensive shoes)	\$			\$	\$
Other	\$			\$	\$
Other	\$			\$	\$
Other	\$			\$	\$
Other	\$			\$	\$
Totals				Weekly	\$
				X 4 = Monthly	\$
				X 12 = Yearly	\$





Managing Food Budget

- Eat breakfast at home.
- Avoid drive thrus including coffee shops.
- Bring your lunch, drinks and snacks. (and coffee) to work or school.
- “Veg out” on meatless meals once a week or more.
- Cook one big dish on weekends and freeze.
- Shop with a buddy at discount supermarkets and split quantities.
- Set a weekly budget and stick to it.
- Bring a shopping list and only buy what you need
 - do not buy anything that is not on your list, even if on clearance – you do not NEED it today.
- Don’t shop on an empty stomach.
- Make your grocery list ahead of time and make your meals with food items that are on ‘SALE’ each week.
- Avoid buying ‘junk food’ or prepackaged frozen dinners.



Category	Behavior change	Daily saving	Weekly saving	Monthly saving	Annual saving
Food	Take lunch 3 x week	\$5/day (\$8 saved – \$3 cost)	\$15	\$60	\$720
Transportation	Take transit, not car, once a week	\$13 (\$12 parking + \$3 gas – \$2 transit fare)	\$13	\$52	\$624
Cell phone plan	Pay as you go vs. monthly	\$1 (\$55/mo. – \$25 = \$30)	\$7	\$30	\$360





Ways to Save: Keep Shopping On Track

- Avoid unintended trips to the mall.
- Avoid impulse buying.
- Do not go online buying or auction sites.
- Avoid using credit cards and only carry the cash you are willing to spend.
- Reduce available credit on your credit card and line of credit.
- Leave credit cards at home.
- Sleep on it and see if you still want it the next day before making the purchase.
- Eat breakfast at home.
- Avoid drive thrus including coffee shops
- Bring your lunch, drinks and snacks (and coffee) to work or school
- “Veg out” on meatless meals once a week or more.
- Cook one big dish on weekends and freeze.
- Shop with a buddy at discount supermarkets and split quantities.
- Set a weekly budget and stick to it.
- Bring a shopping list and only buy what you need – do not buy anything that is not on your list, even if it on clearance – you do not NEED it today.
- Don’t shop on an empty stomach
- Make your grocery list ahead of time and make your meals with food items that are on ‘SALE’ each week.
- Avoid buying ‘junk food’ or prepackaged frozen dinners
- Look at printed flyers or flyer apps for your phone, highlight the items on sale that you need for the week
- Look for and use coupons
- Do price matching (more on this in the Froogle Shopper section)
- Plan meals around weekly sale items at the grocery store. i.e. You were thinking of having broccoli but it is full price but carrots are on sale. Broccoli is going to be on sale next week. Get the carrots this week and the broccoli next week instead



The Froogle Shopper - Becoming a Smart Consumer



BIG IDEA: The more money at the end of the week means less debt and more fun! More money at the end of the week means less debt and more fun!

THE FROOGLE SHOPPER: Couponing

If you can set aside 1 to 8 hours per week you can save \$25 to \$300 weekly, which is the same as making \$25-50 per hour. Ask yourself; is it worth the little effort?

What you Need:

- A printer for printing online coupons
- A laptop or computer
- A plastic binder with dividers/labels
- Store flyers
- A local newspaper (and/or any other mail subscriptions with coupons)
- Scissors to cut out coupons
- Assortment of at least 5 different coupons (enough for each participant)
- One printed coupon from a coupon online site (enough copies for each participant)
- Cell Phone for online apps



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Where to Find Coupons in Canada:

<https://www.youtube.com/watch?v=HnUuvVh-Uy0>

- Facebook Coupon Groups
<https://www.facebook.com>





Getting Started – Finding Coupons:

- Sign up for your local newspaper or borrow one from a neighbour
- Store Coupon walls/bulletin boards (usually found near the entrance)
- Use coupon websites to save or print off coupons for things you need
- Store flyers
- Magazines
- Package inserts
- Coupon website and phone apps
- Go to your favorite product manufacturer websites and download or request discount coupons for items you need. Example: Kraft website often will have coupons for items like Kraft salad dressings, peanut butter etc.

Hang Tag Coupons.
(sale coupon that hangs off a product)



Peeling Coupons.
(sticker discount coupon attached to the product)



Display Coupons.



Manufacturer Coupons in store.
Similar to display coupons; take more than one if you buy that item often.



Overage



BIG IDEA: Understand what overage is and learn how to get the best bang for your buck.

Overage happens when the value of your coupon exceeds the cost of the product you are buying.

- Overage is when you combine a manufacturer coupon with a store coupon together.
- This means you are either owed money in cash from the grocer, or get credit towards your current bill.

Doubling a Coupon

- Coupons that double are Manufacturer coupons that you can find mostly in Sunday papers and to some extent online.
 - Example: when a shampoo bottle that's normally priced at \$3.50 goes on sale for \$2.00, you can double the \$1.00 in-store sale coupon and provide a \$1.00 manufacturer coupon and get it for free!
- Some manufacturers coupons will automatically double the printed coupon discount amount once scanned into a cash register but this is not always the case.
- A Manufacturer coupon with a bar code that starts with #5 will normally automatically double, even if the coupon states 'do not double'.
- Note that it is not mandatory for stores to accept the double the coupon codes.
- Many will only honour the actual discount amount that is printed on the coupon.





Price Matching

Tutorial Video: <https://www.youtube.com/watch?v=Liz6kwfRa78>

- Not all stores offer price matching but many have price matching and coupon policies.
- As a paying customer you have every right to do this and you should not feel as though you are inconveniencing anyone.
- Important: If you go into a store and they refuse to price match, ask to speak to a supervisor.
- If he or she refuses, ask to speak to a manager. Remember to be polite as you will get more with sugar and kindness than with lemons or anger.
- It is helpful if you have something in writing to defend your point, like a copy of their price matching or couponing policy. It is more likely your purchase will be allowed.
- In the event you exhaust every level at the store and you are still being refused a price match contact the company head office. If you believe you should not have been refused and were, they can either clarify your mistake or the stores'.

Price Matching Stores:

Best Buy (Low Price Guarantee)
Canadian Tire (Price Matching Policy)
Giant Tiger (Price Matching and Coupons)
Home Depot (Price Matching)
Home Hardware (Price Match Policy)
Leon's (Integrity Pricing)
Metro (Coupon Policy)
Shoppers Drug Mart (Coupon Policy)
Staples (Price Matching)
The Brick (Price Matching)
Toys R Us (Price Match)
Walmart (Price Match and Coupons)

Couponing Hiccups:

- Some stores will not pay overage in cash. Instead, you may receive an in-store credit for future purchases. Do not be afraid to ask.
- You may need to fill the overage gap with 'fillers'. If a store will not grant overage in cash or a shopping credit, you may need to select a few fillers – items that add up to the near or exact amount of the overage total. Example: You have a \$1 overage from coupons, you may need to grab an item that costs \$1 (like gum) to fill the remaining overage amount. If you are savvy, you will have lots of overage and this will fund the rest of your regular grocery items like fruit or meat.
- Stores may not allow you to use two coupons simultaneously, such as the manufacturer's coupon and the store coupon.
- A store may also not carry the product you have a coupon for. If you are making a far trip to purchase an essential or popular item, you may want to phone ahead to see if the store has your item in stock.





Phone Apps & Cashback

Introduction Tutorial: <https://www.youtube.com/watch?v=8JjVLGSTqFU>

Flipp App Step by Step Guide:

<http://accuratetechnicalwriting.com/assets/flipp---how-to-use-the-mobile-app.pdf>

Cashback

You can price match, use coupons, purchase online or submit receipts to get actual cash back from your shopping.

Rakuten.ca

Checkout 51

Zweet

Great Canadian Rebates (give you \$2 for signing up)

CartSmart

Rakuten Tutorial video: https://youtube/F6wiNgsD_k

Checkout 51 Tutorial <https://www.youtube.com/watch?v=pfkBo6QhVhM>

Coupons Tips:

Only buy what you really need. Don't buy something because you have found a coupon for it.

It pays to check. A brand name with a coupon is not always cheaper than discount brands. Buying the same item at a more expensive store that accepts your coupon could still be more expensive.

Grab Many: See a free coupon booklet or magazine? Don't just grab one, grab several! Even if coupons are limited to one per transaction, you can use them again on another trip. Just watch for the expiry date.

Hold out: If you have a high coupon value, be patient and try to hold out until that item comes on sale or is further discounted so you can take advantage of maximum saving.

Write to Manufacturers: If you are really hoping to get a better deal, write or email the manufacturers of the products you love. You may likely get some coupons out of appreciation. Extreme couponers will attest that this works quite often.

Know the terms and conditions of your coupon before going out so you are prepared to explain the coupon at check-out if needed. Shoppers behind you will also be grateful if you know what you are doing and are not holding up line.



CREDIT CARD & DEBT MANAGEMENT



BIG IDEA: Credit is a helpful tool but it can get out of control.

What is Debt?

- Mortgage
- Car loan
- Personal bank loans
- School loan
- Credit cards
- Owing money to family or friends
- Line of credit (i.e. using money from the value of your home over the amount you owe on the mortgage)

Debt Warning Signs:

Here are a few warning signs that you are having problems with debt and should speak to a credit councillor or your financial institution for assistance.

- You use your credit cards as a necessity instead of a convenience.
- You use credit or cash advances for your daily living expenses.
- You miss payments or due dates.
- You're near the credit limit on most of your cards.
- You borrow from one card to pay another.
- You transfer balances every few months just before the introductory offer expires.

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Taking Control of your Debt

- Use savings to pay off balances.
- Pay down your highest interest rate debts first.
- Switch to less expensive credit cards.
- Call creditors to negotiate lower interest rates.
- Start automatic/online bill payment to stay on schedule.
- Avoid "buy now, pay later" offers.
- Get a consolidation loan to make one low-interest payment.
- Leave your credit card at home and do not purchase anything with it if you still owe money

Reducing Debt - Credit Tips

- Shop around for loans no matter how long you have used the same bank.
- Compare bank loans credit card interest rates.
- Don't accept your first offer.
- Keep within your budget.
- Borrow only what you can afford to pay back in full every month and on time.
- Pay back more and pay more often.
- Additional loan payments mean you'll pay it off sooner and pay less interest.
- Credit cards: Keep your balance at ZERO every month. If you can't do this, you cannot afford the credit card and cannot afford the purchase





Credit Card Tips:

- Pay the balance in full each month.
- If you can't pay it in full, pay as much as you can.
- Pay a few days before the due date.
- Be sure to pay the minimum amount every month
- If you can't pay the total then try to pay more than the minimum if you can
- If you always carry a balance owing look to getting a low-rate card.
- Transfer the balance to a line of credit with a lower rate if you can.

Summary:

- Make more than the minimum payment.
- Use savings to pay off balances.
- Switch to less expensive credit cards.
- Call creditors to lower interest rates.
- Start automatic bill payments.
- Avoid 'buy now, pay later' offers.
- Get a consolidation loan to lower payments.



GETTING FINANCIAL MANAGEMENT ASSISTANCE



If you find your debt is overwhelming, there are people that can work with you. Such as:

- Consider speaking to financial planner or adviser.
- Credit counselling: you can look to a debt management program (average duration is four to five years).
- Consumer proposal through a Licensed Insolvency Trustee (average duration to discharge is four to five years).
- Bankruptcy (can be discharged in one to two years).
- Visit the Office of the Superintendent of Bankruptcy Canada (OSB) website: www.osb.gc.ca.
- FCAC Credit Card Selector tool and Payment Calculator
- www.fcac.gc.ca, under For consumers and Resources, click Tools and calculators and select Credit card tools
- FCAC Publication: Choosing the right credit card for you
- www.fcac.gc.ca, under For consumers and Resources, click Publications and select Credit cards
- FCAC Publication: Understanding your credit report and credit score: www.fcac.gc.ca under For consumers and Resources, click Publications and select Budgeting and money management
- FCAC Tip sheet: How to beat that debt www.fcac.gc.ca, under For consumers and Resources, click Publications and select Budgeting and money management
- FCAC Life event: Paying for post-secondary education www.fcac.gc.ca, under For consumers and Life events
- IEF Credit Cards and Debt www.GetSmarterAboutMoney.ca, under Tools & Calculators, click Calculators, under Credit Cards and Debt
- IEF Credit IQ Quiz www.InspireFinancialLearning.ca, use FastFind to select Quiz, and click Find
- Office of the Superintendent of Bankruptcy Canada www.osb.gc.ca
- Credit Canada—Debt calculator www.creditcanada.com, under Money Management, select Debt Calculator
- How to get lower credit card interest rates (CBC report by Reg Sherren) www.youtube.com, search for CBC credit card rates



Protecting yourself from Fraud and Theft



BIG IDEA: Be alert and take steps to protect your identity and your finances.

The following are examples of common scams to watch out for.

Transfer of fund scam

THE SOURCE OF THIS FUND IS AS FOLLOWS; DURING THE LAST MILITARY REGIME HERE IN NIGERIA, THE GOVERNMENT OFFICIALS SET UP COMPANIES AND AWARDED THEMSELVES CONTRACTS WHICH WERE GROSSLY OVERINVOICED IN VARIOUS MINISTRIES. THE PRESENT CIVILIAN GOVERNMENT SET UP A CONTRACT REVIEW PANEL AND WE HAVE IDENTIFIED A LOT OF INFLATED CONTRACT FUNDS WHICH ARE PRESENTLY FLOATING IN THE CENTRAL BANK OF NIGERIA READY FOR PAYMENT.

HOWEVER, BY VIRTUE OF OUR POSITION AS CIVIL SERVANTS AND MEMBERS OF THIS PANEL, WE CANNOT ACQUIRE THIS MONEY IN OUR NAMES. I HAVE THEREFORE, BEEN DELEGATED AS A MATTER OF TRUST BY MY COLLEAGES OF THE PANEL TO LOOK FOR AN OVERSEAS PARTNER INTO WHOSE ACCOUNT WE WOULD TRANSFER THE SUM OF US\$21,320,000.00(TWENTY ON MILLION, THREE HUNDRED AND TWENTY THOUSAND U.S. DOLLARS). HENCE WE ARE WRITING YOU THIS LETTER. WE HAVE AGREED TO SHARE THE MONEY THUS; 1. 20% FOR THE ACCOUNT OWNER. 2. 70% FOR US (THE OFFICIALS) 3. 10% TO BE USED IN SETTLING TAXATION AND ALL LOCAL AND FOREIGN EXPENSES. IT IS FROM THE 70% THAT WE WISH TO COMMENCE THE IMPORTATION BUSINESS.

PLEASE, NOTE THAT THIS TRANSACTION IS 100% SAFE AND WE HOPE TO COMMENCE THE TRANSFER LATEST SEVEN (7) BANKING DAYS FROM THE DATE OF THE RECEIPT OF THE FOLLOWING INFORMATION BY TEL/FAX; 234-1-7740449, YOUR COMPANY'S SIGNED, AND STAMPED LETTERHEAD PAPER THE ABOVE INFORMATION WILL ENABLE US WRITE LETTERS OF CLAIM AND JOB DESCRIPTION RESPECTIVELY. THIS WAY WE WILL USE YOUR COMPANY'S NAME TO APPLY FOR PAYMENT AND RE-AWARD THE CONTRACT IN YOUR COMPANY'S NAME.





Lottery scams

UK-LOTTO Headquarters:
Customer Service
580 N. Tenth Street, CA 85914
Arena Complex Km 18 Route de Rufisque
I.P.P. Award Dept.
Johannesburg, South Africa
Ref: UK/9420X2/68
Batch: 074/05/ZY369

WINNING NOTIFICATION:

We happily announce to you the draw of the UK-LOTTO Sweepstake Lottery International programs held on the 27th of February, 2004 in Johannesburg, South Africa. Your email address attached to ticket number: 564 75600545 188 with serial number 5368/02 drew the lucky numbers: 19-6-26-17-35-7, which subsequently won you the lottery in the 2nd category. You have therefore been approved to claim a total sum of US\$2,500,000.00 (Two Million, Five Hundred Thousand United States Dollars) in...

Phishing emails and phony Web pages

ABC BANK **1-800-ABC-BANK**

To: John Dorman
From: ABC Bank <in@abcbank.com>
Subject: ABC Bank Security Breach - Immediate action required

- 1 Dear Client,
- 2 Due to a recent security breach in the ABC Bank computer systems, we are asking all customers to immediately update their client profile using the link below and immediately report any unnoticed information changes, unexplained funds depletion or the likewise. Rest assured that we have the safety and privacy of our customers as our top priority but please help us by following the instructions below:
- 3 Update and verify your information by clicking the link below:
<https://update.abcbank.com>
- 4 If your account information is not updated within 48 hours, then any complaints will be dealt with as a separate incident from this security breach. Please update your profile as soon as possible.

The ABC Bank Team
This is an automatic message. Please do not reply.





What is Phishing?

- This is an e-mail scam to get your personal information.
- It will look like a legitimate email from a bank or an online shopping service like PayPal or eBay.
- The email asks you to verify your personal information by clicking on a link. Clicking on these fake pages are sent by scammers to trick you into giving them access to your bank account, credit card or identity details.

What to Do About Phishing

1. Phishing emails often begin with a generic greeting such as “Dear Client” rather than addressing you by name.
2. Some emails will refer to a “problem” with your account and urge you to access a link to verify your information. Financial Institutions will never notify you of a problem through an unsolicited email.
3. Many emails have links that look valid but lead to a fake website. Here’s a tip: move your mouse over the link in the email until a small box appears with the URL (web address). If the web address in the box is different from what you see in the email, the link may lead to a fake site. Do not click on this link.
4. There is often a sense of urgency in the email encouraging you to respond immediately.
5. Many of these emails will have links that look valid but lead to a fake website.

TIP: move your mouse over the link in the email until a small box appears with the URL (web site address) appears. If the web address in the box is different from what you see in the email, the link likely will lead you to a fake site. Do not click on this link.





Phishing Blackmail

This scam tries to scare the reader by saying something like the following text (read to participants). This is a scam. Do not open any link or attachment, block the sender and quarantine or delete the email.

-----Original Message-----

From: Chelsea [mailto:info]

Sent: August-08-18 12:34 PM

To: Mary Smith

Subject: Marys@google.com:smith

It appears that, (smith), is your password. You might not know me and you are most likely wondering why you're getting this e-mail, right?

In fact, I put in place a viruses on the adult videos (adult porn) web-site and guess what happens, you visited this site to have fun (you know what I am talking about). Whilst you were watching videos, your internet browser started out functioning as a RDP (Remote Access) which gave me accessibility of your screen and web cam. after that, my software prgrams obtained your entire contacts from the Messenger, Microsoft outlook, FB, along with emails.

What did I actually do? I made a double-screen video. First part shows the recording you were seeing (you have got a good taste haha . . .), and 2nd part shows the recording of your web cam.

Exactly what should you do?

Well, in my opinion, \$11,000 is really a fair price for our little hidden secret.

You will make the payment by Bitcoin (if you don't know this, search "how to buy bitcoin" search engines like google).

BTC Address: 1NmeBjhHD1zunyxpoT4kwCCwe4DvLPgNVX
(It's case sensitive, so copy and paste it)

Very important:

You have 5 days to make the payment. (I've a completely unique pixel in this e-mail, and at this moment I know that you've read through this email message). If I don't get the BitCoins, I will certainly send your video recording to all of your contacts including relatives, colleagues, and so forth. Having said that, if I get the payment, I'll destroy the video immidiately. If you need evidence, reply with "Yes!" and I will undoubtedly send out your videos to your 6 contacts. It is a non-negotiable offer, that being said don't waste my personal time and yours by answering this message.



Over-payment Scam



Hello Mr. (edited by Roadfly to protect identity)

Good to hear from you and thanks for the mail, my client who said he's interested in your vehicle has promised to be buying it and will be issuing a certified cashier's cheque of \$32, 500 and you deduct the amount of your vehicle which is \$24, 000 after which you will send the difference \$8,500 via Money Gram money transfer to my P.A. here in Europe to settle our shipper to book us for their cargo and also pay for the insurance, she would be coming over to your place to pick the vehicle up and get it transported to the Europe and also to sign all require documents.

To bring to your attention, it only takes (24HRS) for the certified cashier's cheque to get in the US, so I will like you to get the cheque cashed the same day it's presented on the counter and I will also like to know if I can count on you to send the difference of the money to my P.A. as soon as the cheque get to you and verified. To make things fast and convenient for the both us, I will like you to give me the exact name you want on the check...Your mailing address...(Street, City, State and zip code) and your Phone # so I can forward it to my associate, so he could start with the procurement of the cheque and won't mind to engage is a long lasting business relationship.

Thanks and hope to hear from you soon.

Best Regard,

Madida

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[Source: <http://netforbeginners.about.com/od/scamsandidentitytheft/ss/top10inetscams.htm>]

Note: These examples are provided as is; some may contain grammatical or spelling errors which we are not responsible for.

Sales Scams

Hello Mr. (edited by Roadfly to protect identity)

Good to hear from you and thanks for the mail, my client who said he's interested in your vehicle has promised to be buying it and will be issuing a certified cashier's cheque of \$32, 500 and you deduct the amount of your vehicle which is \$24, 000 after which you will send the difference \$8,500 via Money Gram money transfer to my P.A. here in Europe to settle our shipper to book us for their cargo and also pay for the insurance, she would be coming over to your place to pick the vehicle up and get it transported to the Europe and also to sign all require documents.

To bring to your attention, it only takes (24HRS) for the certified cashier's cheque to get in the US, so I will like you to get the cheque cashed the same day it's presented on the counter and I will also like to know if I can count on you to send the difference of the money to my P.A. as soon as the cheque get to you and verified. To make things fast and convenient for the both us, I will like you to give me the exact name you want on the check...Your mailing address...(Street, City, State and zip code) and your Phone # so I can forward it to my associate, so he could start with the procurement of the cheque and won't mind to engage is a long lasting business relationship.

Thanks and hope to hear from you soon.

Best Regard,

Madida





Employment Scams

There are several types of employment scams, and the incidences are rising. The three most notorious types are:

1. Being recruited for an illegal job. Many of these are work-at-home offers like the “reshipper.” You are offered a good salary for receiving packages at your house and reshipping them overseas. You pay out-of-pocket to ship the packages overseas, you get paid with a fake cheque, and the packages were paid for with stolen and fake credit cards.
2. Identity theft through job applications. Thieves request your personal information “for the human resources department” and use it to steal your identity.
3. Bogus employment fees. Someone promises you a job, but only if you pay a fee for processing, administration or uniforms.

Bogus Job Ads

- Offer considerable pay with few to no duties.
- Promise payment of wages in cash.
- Contain no physical address or contact person.
- Require you to open a new bank account or accept company cheques to “test” a wire transfer service.

Tips for protecting your identity and your finances

- Don't share personal information freely.
- Destroy documents with personal information.
- Keep your wallet or purse safe.
- Don't carry ID you don't need (such as your SIN).
- Lock your household mailbox if possible.
- Never give out the 3 digit # on the back of your credit card
- Limit the number of credit cards you hold.
- Check your credit report once a year.
 - This is free if you contact the credit bureau once a year and ask them to mail it to you. If you want an electronic instant copy, there is usually a fee.
- Make sure websites are secure before transmitting personal information.
- Delete emails that ask for personal information.
- Keep computer firewalls and spyware up-to-date.
- Delete unsolicited emails
- Keep your computer passwords safe.
- Spot fake companies. If an email starts with Dear Customer it is most likely fake.
- Any company that you do business with will include your proper name
- Legitimate creditors will mail you a formal letter with your name on it and account numbers. Fraudulent callers target the elderly and come in more frequency during tax season.





Tips for protecting your identity and your finances (cont'd)

- Report lost or stolen credit cards immediately
 - Review your statements every month - if you notice a charge you didn't make on your bank account or credit card report it immediately to your bank or credit card company.
 - Keep your computer passwords safe.
 - Don't give telemarketers personal information.
 - Destroy old documents that contain identity information.
- Save paper bank records for at least a year.
- Be skeptical—if an offer sounds too good to be true, it is!

Revenue Canada Scam

- Revenue Canada does NOT email citizens requesting you send them money or that they have a refund cheque for you.
- If you get one of these be suspicious and do NOT respond. If in doubt contact Revenue Canada directly for assistance and/or to report the suspicious email.
- If someone calls you on the phone saying you owe Revenue Canada money, or that you are being put into the credit bureau for an outstanding debt, or says that your credit card is at risk, do not give that caller any personal information and hang up.

Think you have Been Scammed? What to Do

- Contact your financial institution immediately.
- Notify Canada's Credit Bureaus (Equifax Canada at www.equifax.ca and TransUnion Canada at www.transunion.ca).
- Contact the Canadian Anti-Fraud Centre.
- Notify your local Police as soon as you are aware of it.

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Fraud Information Sources

Where to get more information on identity fraud and protecting yourself

- FCAC tip sheets: Fraud
 - www.fcac.gc.ca, under For consumers and Resources, click Publications and select Fraud
- Quiz on Fraud
 - www.competitionbureau.gc.ca, under Resources click Fraud Prevention
- Know the red flags of fraud
 - www.securities-administrators.ca, under Investor Tools and select
Avoiding Fraud
- Canadian Anti-Fraud Centre
 - www.antifraudcentre.ca





Wrap Up

Your feedback is important to us so we can continue to improve and offer future workshops and training that is relevant to you.

Please complete the evaluation form that has been provided and kindly hand it in before you leave. Thank you for your time.



Suite 1100 – 66 Slater Street
Ottawa, ON K1P 5H1

metisnation.org

Tel.: 613-798-1488
Toll Free: 800-263-4889
Fax: 613-722-4225

Notes





Notes

Lined area for taking notes, consisting of 21 horizontal lines.

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Notes

A series of horizontal lines for taking notes, arranged in a grid pattern across the page.





EVALUATION

Workshop/Event Title: _____ Date: _____

Your opinion is valuable to help us meet your future needs and expectations. Please circle the response that most closely reflects your opinion of this event.

1. Did this activity meet your expectations?

Do Not Agree 1 2 Agree 3 4 Strongly Agree 5 6

2. The content and materials were relevant to the workshop topic(s).

Not at all relevant 1 2 Relevant 3 4 Very relevant 5 6

3. I feel more aware of risks and have increased knowledge as a result of this activity/workshop.

Do Not Agree 1 2 Agree 3 4 Strongly Agree 5 6

4. Has your attitude or thoughts changed as a result of this workshop or activity?

Little 1 2 Somewhat 3 4 A Lot 5 6

5. I am more aware of services and supports available as a result of this activity.

Do Not Agree 1 2 Agree 3 4 Strongly Agree 5 6

6. The guest speakers (in person, video, audio) added value and insight.

Do Not Agree 1 2 Agree 3 4 Strongly Agree 5 6

7. The venue (atmosphere and convenience) was appropriate.

Not at all 1 2 Appropriate 3 4 Very Appropriate 5 6

Additional Comments: Please feel free to use the flip side of this paper to explain your responses, or to add any other Concerns, Suggestions, and/or Wishes.

Optional: If you would like to be invited to future events, please advise our staff and provide your name, email and/or contact information below.





DSM - 5 Criteria: Gambling Disorder

Persistent and recurrent problematic gambling behavior leading to clinically significant impairment or distress, as indicated by the individual exhibiting four (or more) of the following in a 12 month period:

PART A

1	Needs to gamble with increasing amounts of money in order to achieve the desired excitement.	YES	NO
2	Is restless or irritable when attempting to cut down or stop gambling.	YES	NO
3	Has made repeated unsuccessful efforts to control, cut back, or stop gambling.	YES	NO
4	Is often preoccupied with gambling (e.g. having persistent thoughts of reliving past gambling experiences, handicapping or planning the next venture, thinking of ways to get money with which to gamble)	YES	NO
5	Often gambles when feeling distressed (e.g. helpless, guilty, anxious, depressed).	YES	NO
6	After losing money gambling, often returns another day to get even ("chasing" one's losses).	YES	NO
7	Lies to conceal the extent of involvement with gambling.	YES	NO
8	Has jeopardized or lost a significant relationship, job, or educational or career opportunity because of gambling.	YES	NO
9	Relies on others to provide money to relieve desperate financial situations caused by gambling.	YES	NO
TOTAL SCORE			

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PART B

1	The gambling behavior is not better explained by a manic episode.	YES	NO
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Treatment Criteria Recommended

Mild: 4 - 5 criteria met.

Moderate: 6 - 7 criteria met.

Severe: 8 - 9 criteria met.

