



Métis Nation
of Ontario 



MAKING CENTS

Presenters' Manual

Financial Literacy



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Introduction for Presenter

Welcome to Making Cents and thank you for being a presenter.

Making Cents was developed by the Métis Nation of Ontario's Gaming-Gambling Awareness Program with parts adapted by the Financial Consumer Agency of Canada (FCAC). This resource has been developed as a tool to promote responsible financial decision making in relation to everyday life and problem gambling prevention.

This manual contains all the instructions and information you will need to teach the workshop.

If you have any questions, please contact the MNO's Gaming-Gambling Awareness Provincial Coordinator at ggap@metisnation.org. Have fun!

Materials you will need

- This manual
- A projection system with the following materials uploaded to a laptop computer:
- Making Cents PowerPoint presentation with Video Links
- Participants' Handbook (one copy per participant)
- Calculator, pen/pencil, coupons (one per participant) & other supplies mentioned in modules
- A whistle or bell to call back participants' attention when they are working with a partner.

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Organization of the manual

This workshop is divided into sections. Each section is written as a series of steps, each focusing on an element of the overall topic. Instructions are provided throughout with bulleted items that are general speaking points for you to make to your group.

There is also a reproduction of the slide you will show to illustrate key points.

Corresponding pages in the Participants' Handbook is also indicated so you can direct the participants to follow along as you go through the workshop.

At the beginning of each section, you and all the participants will see the "Big Idea". This is a statement of the key messages to be conveyed in the section.





Time estimates

The suggested time for entire Making Cents Workshop is four to five (4-5) hours. This is an approximation, depending on how much discussion and how many questions arise during the workshop.

The first few times you present the workshop, make note of which parts take longer and which go more quickly. Sections of this workshop can also easily be hosted as individual 30 to 60 minute sessions.

If you find yourself running behind, you can skip some steps. The time for delivering the workshop is tight, if done in its entirety in one day, so remind participants to come back promptly from breaks and lunch. If you do not have five hours, you can offer a series of separate shorter sessions or focus on the sections that are the most relevant to your target audience.

Preparation

- To make your presentation as effective as possible, please do the following before the workshop:
- Read through the presenter's manual.
- Upload the necessary materials onto a laptop computer.
- Familiarize yourself with the teaching space, including the projection system and the location of
- Washrooms and refreshment areas.
- Prepare the allocated time for the workshop.

Please find the suggested length of time for each section:

Introduction (10)

Budgeting (60)

Gambling (10)

Smart Consumer (45)

Froogle Shopper & Couponing (75)

Credit & Debt Management (45)

Protecting yourself (45)

Summary and wrap-up (10)





Mix of activities and lecture

The workshop is designed with a mixture of lecture-style information points, media presentations and interactive steps that participants complete either on their own or with a partner.

Partner activities

Participants are asked to do some of the activities with a partner, usually the person next to them or in a group. This makes the workshop more engaging and enjoyable, and it compensates for many participants' lack of knowledge and experience about financial matters. Encourage conversation and sharing between partners. Reassure participants that they do not have to share confidential financial information with anyone.

Participants' Handbook

Each participant will leave the workshop with a handbook. The handbook contains reproductions of the information slides, as well as worksheets that participants use during the workshop and sources for more information. At the beginning, tell participants that they do not have to copy down the information in the slides because it is included in the handbook.

Teaching tips

- Keep it moving. Participants will likely have many questions and will want to share their experiences. Encourage this, but don't let too much discussion slow down the pace of the workshop.
- Spread out the attention. To discourage the same handful of participants from asking all the questions or making all the comments, you can call on people or ask for questions from other participants.
- Give time warnings. When participants are doing an activity, let them know before they start how much time they will have to complete it, and give them reminders every couple of minutes to let them know how much time they have left.
- Repeat questions. When participants ask a question or make a comment, often those behind them in a large classroom or lecture hall cannot hear. Briefly repeat or summarize the question before you answer so everyone can understand the answer.



Introduction to Participants



1. Welcome everyone and give instructions

- I'm glad you're here to learn about how to manage your money.
- The workshop will be informative, helpful and fun.
- It is important to have financial knowledge but also to develop the confidence and skills to manage your finances in the best way possible. This workshop is the first step towards getting this confidence. It will provide solid, credible and objective information, knowledge and skills you can put into practice, as well as various tools to help you continue learning.

2. Introduce yourself and give a brief summary of your background

3. Housekeeping items

- a) Point out the location of washrooms and fire exits.
- b) Point out the location of coffee shops and restaurants for breaks and lunch.
- c) Outline a workshop agenda.

4. Instructions to the participant

- In addition to covering these topics, you will do activities and worksheets to apply the information to your own life.
- The handbook you received when you came in contains summaries of the workshop content as well as resources for more information. You can follow along and write your notes in the manual. We'll refer to it throughout the workshop.
- We need your feedback, so please fill out the evaluation at the end of the manual and drop it off before you leave.

Participants' Handbook, page 1

5. What you will learn during this workshop

PPT Slide: 2 What You Will Learn During This Workshop

- Budgeting Basics
- Gambling Literacy
- Needs Vs Wants
- Becoming a Froogle Shopper
- Debt Management
- How to protect yourself from Fraud & Identity Theft



Why learn about financial literacy?



BIG IDEA: Knowing how to manage your money will protect you financially and help you reach your goals.

PPT Slide: 3 Benefits of Being More Financially Literate

Participants' Handbook, page 2

1. Benefits of being more financially literate

- Control your financial future.
- Achieve your life goals.
- Provide for yourself and your family.
- Be a smarter consumer.
- Reduce stress and sleep better at night.
- Be more confident in your ability to manage your finances.



Budgeting Basics



BIG IDEA: Budgeting is the first step in managing your money. It's not hard, complicated or full of sacrifice.

1. What budgeting is all about

a) Point out:

- The first step in managing your money is knowing where it's coming in and where it's going out—and making sure the “in” exceeds the “out” so you have enough for your needs, and can save and invest for your future.
- There's nothing difficult about a budget. Budgeting doesn't mean doing without. It's just an organized way to manage your money.

2. The parts of a budget

a) Point out:

- To do a budget, you need to know what you make and what you spend each month.
- Most of us have a pretty good idea of what our income is. But we're a little fuzzy on how much we spend, and what we spend it on. That's why you need to keep a record. To get a true picture of your expenses, write down all your expenses for three months, either on paper or using an electronic device.

PPT Slide: 4 Parts of a Budget

- Income
- Expenses
- Difference between the two: surplus or deficit

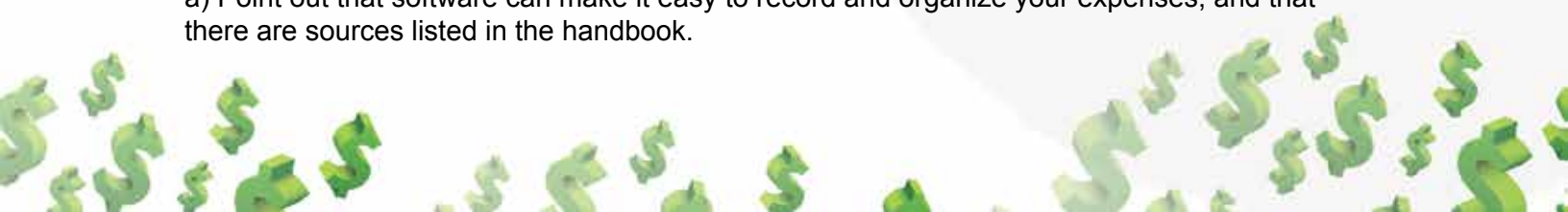
Participants' Handbook, page 2

3 Know your expenses

PPT Slide: 4 Track Spending

- Keep every receipt.
- Record every expense in a notebook or electronic device.
- Review bank and credit card statements.
- Do this for at least three months.
- Make a list of irregular expenses (gifts, donations, car or home repairs, vacations).
- Total your expenses at the end of the month.

a) Point out that software can make it easy to record and organize your expenses, and that there are sources listed in the handbook.





4. ACTIVITY: SIMPLIFIED BUDGET


Have participants do a simplified monthly budget

PPT Slides: 5 to 8

- a) Tell participants that they will do a monthly budget, using pages 2 to 3 in the handbook.
- b) Point out:
 - This is a simplified budget. If you have actual figures for your income and expenses, you can use them. If you don't, write down the best estimates you can. Typical ranges are given to guide you on page 2.
 - Even though this budget will be approximate, it's still valuable because it gives you practice in filling out a budget.
 - You can repeat the budget exercise at home using more accurate figures.
- c) Show Slides 5 through 6 and give these instructions as participants complete the budget steps in their handbooks:

Turn to page 4 in your handbook.

Advise Participants:

- a) Income: Fill in your approximate monthly income from the list found on **page 2** or from the other professions found on **page 4**. Input your estimated income on the bottom of Page 2 where it reads as "Monthly Income". Complete the total income. Copy your total income and put the amount on Page 3, at the bottom, where it indicates 'Total Monthly Income (from page 2)'.

- b) Expenses: Average costs for living expenses are already provided on the Budget Expenses sheet on page 3 but you can get more detailed average living costs on **page 5** in your workbook.
- c) Fill in the amount of your expenses on page 3.
- d) Complete the Balance amount on the bottom of Page 3 to find out your balance.



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 from above)	\$	_____
Balance: Equals monthly surplus or deficit		_____

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



PPT Slide 6: Average Income

Turn to page 4 in your handbook.



Fill in your approximate monthly income, or choose one of the sample professions and estimate a monthly income from the March 2019 Canadian average range given.

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





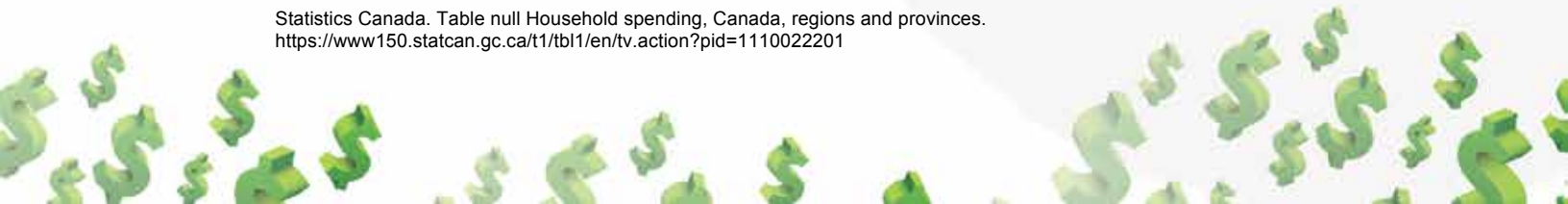
Turn to page 5 (Monthly Expense Worksheet).

Fill in your fixed expenses -those items that come up every month and are roughly the same each month. And then fill in your variable expenses - those with amounts that may change. Use your actual amounts if you know them or use your best guess. If you are not sure there is a chart provided based on Ontario average costs from the 2017 Canada Census is available on page 5. You can use those amounts to fill in the amounts on page 3.

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>





PPT Slide: 7

Advise: Quick review on completing your Budget Worksheet.

- At the bottom of page 2
- Add all your sources of income
- Copy or write your total on a piece of paper

PPT Slide: 8 Budgeting Worksheet

Participants' Handbook, page 5

Instruct:

- If you know your actual amounts for expenses and income please use those numbers.
- Now add up all your expense costs.
- Put your total income from page 2 on the bottom of your budget worksheet.
- What is your balance?

Lead a short discussion:

- What surprised you?
- How many are shocked by amount you are spending on everyday living?
- If you had a deficit or are not saving enough at the end of each month, today you will learn how to cut your expense to better match your income.





5. Where to get more information on budgeting

- a) Direct participants to page 6 in their handbooks. Point out that they can use these resources to find out more about budgeting and to prepare their own budgets.

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

6. Point out that participants have accomplished a lot in the first part of this workshop, and that, after the break, they'll look at how to manage their expenses to live within their budget.





Gambling Awareness

PPT Slide: 11 Gaming and Gambling Awareness Program

Advise Participants: The Metis Nation of Ontario's Gaming-Gambling Awareness Program (GGAP) created this Making Cents Workshop as a support to assist people in making sound financial decisions and information to help you and others.

Ask participants: Can anyone give me a definition of Gambling?

Instruction: Allow for responses they give the definition.

PPT Slide: 11

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 has great value.

PPT Slide: 11 What Are Forms of Gambling?

Ask participants: By a show of hands, raise your hands if you think the following are forms of gambling.

Instruction: Read each from one (1) to seven (7).

1. Lottery and Scratch Tickets
2. Bingo
3. Casino Games
4. Online Poker
5. 50/50 money draws (like the ones you buy at a kids sporting event or at a wedding)
6. Penny Table
7. Door Prize or giveaway draws at events

Advise participants: The answer is yes to all of the above. Gambling is when a person risks losing something of value for a chance of getting nothing in return.

PPT Slide: 12

If one of the deciding factors of you participating at an event is for the chance to win a prize then #7 door prizes or give away draws could also be considered as a form of gambling – especially if you are spending more of your time at the event for the chance to win a prize or if you are already an at risk or problem gambler.





ACTIVITY 2: GAMBLING PRE-SCREEN

Instruct Participants:

- Please turn to page 7 in your handbook to the Activity: Gambling Pre-Screen.
- Grab you pencil
- This is anonymous, you do not have to show or share your responses with anyone.
- We will go through these together, one at a time.
- Please check off the boxes that apply to you.

Instruction: Read the following out loud and give a moment in between each question so participants can choose their answer.

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

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PPT Slide: 13

Ask Participants: By a show of hands how many people gave a yes to Question #1?

Advise Participants: If you gave a YES to that answer then that is reason enough to continue with the rest of the quiz.

Now, no hands please, please add up your total YES responses.

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.



PPT Slide: 14 Gambling Assistance

Advise Participants: If you or a loved one is showing risky behaviour or already has a problem with gambling there is a 24 hour toll free Problem Gambling Helpline 24 hour 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. By shopping around and negotiating with service providers, you can get better deals that will save you money. Small behaviour changes will result in big savings.

1. Introduce the benefits of managing your costs by pointing out:

- If you had a deficit in the budget exercise, you need to find ways to cut your expenses.
- Even if you had a surplus, you can still reduce your spending so you have more money left over.
- That's what we're going to look at now.

2. Ask the questions:

- If you had to save \$50 this week, what would you do?
 - What have you successfully done in the past?
- a) Take responses from the audience. Point out:
- Those are all good suggestions, and we are going to look at more ways to reduce your costs.
 - There are several key areas where most people can cut back and save.

Participants' Handbook, page 8

PPT Slide: 16 Areas For Saving

3. 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.
- Reduce Impulse Buying

- a) Tell participants that we'll look at these one at a time.





4. Check your bills

PPT Slide: 16 Check Your Bills

a) Point out the benefits of checking your bills every month.

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

5. Negotiate better plans

a) Point out:

- Service providers include bank, insurance, telephone, cable TV, Internet and credit card companies.
- Most service providers (except monopolies like power utilities) will negotiate and match the prices of their competition, especially if you have done some homework and tell them what the competition is offering.
- Call each service provider. Ask for the customer retention or loyalty department.

Ask these questions:

PPT Slide: 17 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 contract for any new deals?
- Can I bundle services to save money?
- Can I avoid interest or late payment penalties?





6. Banking

- a) Point out:
- Opening a bank account is a right that all Canadians have.
 - All costs should be disclosed when you open a bank account.
- b) Point out that you can reduce your cost of banking by asking the right questions and making changes to your service package.

PPT Slide: 18 Reduce Banking Costs

- a) Point out:
Here are things to ask your bank to help reduce banking 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?





7. Reduce Impulse Buying

PPT Slide: 19

ACTIVITY: BUYER BE AWARE

Instruction: This section takes 8 minutes. Using sticky notes or flipcharts ask participants to provide suggestions on how we can reduce impulse buying.

Ask Participants: Please take a few minutes to write down at least 3 examples of how to reduce or avoid impulse buying.

Write the following example on a flip chart or sticky note and show to participants: “Avoid unintended trips to the mall”

Advise: Please use markers provided on the flip charts or once you are done writing them on your sticky notes please come up and stick them on the wall. (Identify the location)

Instruction: Keep an eye on the time and after 5 minutes is up ask everyone to return to their seats so we can review the responses.

Read most popular items from the sticky notes.

Advise Participants: Let’s double check if other key points were included in your list.

PPT Slide: 20 Reduce Impulse Buying

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Participant Handbook Page 9

Review with Participants: Key Points

- 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.





8. Phone costs

- a) Point out that you can reduce your phone costs by asking the right questions and making changes to your plan.
- b) Point out that if you are tied into a long-term contract, you have less flexibility to negotiate your costs, and you may have to pay exit fees to get out of your contract, thus raising your costs.

PPT Slide: 21 Compare 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 together 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)

9. Bundling services

- a) Ask participants if any of them have tried bundling their phone services, and how it worked out for them.

PPT Slide: 22 Bundling Services Pays Big-time

- Keep an eye on your existing plans and be sure you get the best deals out there as they are being offered
- Every 4 months, be sure to check your service providers to see if they have a new customer or existing customer promotion or discount.
- If they do, and it is not in your existing plan, contact them and request the savings be applied to your account.
- Speak to a CUSTOMER RETENTION supervisor or manager if you need to and negotiate a better deal.





10. Food costs

- a) Ask participants for examples of how they have saved on food costs.
- b) Ask how many people brought their lunch or their own refillable water bottle today.

Point out that bringing your own lunch can save about \$5 a day (based on \$8 for a purchased lunch, less \$3 for the cost of food). Bringing your own water bottle increases the daily savings by about \$2 a day. If you do this three times a week, the savings can add up to \$1,000 a year!

PPT Slide: 24 and 25 How to Make The Most of Your Food Budget

- Eat breakfast at home.
- Avoid drive thrus including coffee shops
- Bring your lunch, drinks, snacks, and coffee.
- “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.
- Slide 25: Set a budget and stick to it, example: Costco for bulk
- Bring a list and only buy what is on your list - make your meals based on weekly sales
- Don’t shop on an empty stomach.
- Avoid buy ‘Junk Food’ or prepackaged frozen dinners

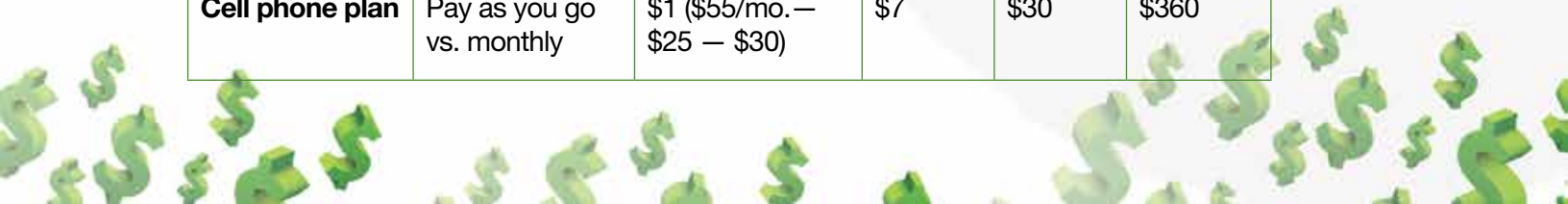
11. Putting it all together

PPT Slide: 26 Save \$142/month or \$1,700/year

- a) Point out:
 - These cuts add up to \$1,700 a year.
 - The costs are based on Toronto figures and may be different where

PPT Slide: 26 How to Cut \$142/month of Spending

Category	Behaviour 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



PPT Slide: 27 Track Your Spending



11. Show “Track your spending: Track-o-matic” video:

<https://www.youtube.com/watch?v=7EheCbT1iU4>

- a) Ask if any participants recognized themselves in the video—and be honest!
- b) Point out that the video highlights the difference between needs and wants.
- c) Ask for examples of needs and wants in the video.

NEEDS VS WANTS

BIG IDEA: Small behaviour changes will result in big savings.
It's important to know the difference between needs and wants.

1. Needs Vs wants

- a) Ask participants to define “need” and “want.” Point out:
 - A need is something essential. A want is something nice to have. It may be important to you, but it's not essential.

Advise: Get into the habit of asking yourself if something is a need or a want. There's nothing wrong with spending money on wants. But it's important to learn to set spending priorities so you will have money for the things you really need and want.

PPT Slide: 28 Questions to Ask Yourself

- When does a want become a need?
- What motivates you to buy - advertising, friends, trendy styles, boredom?
- Do your purchases make you happier?
- What 'needs' do you have that are now collecting dust?
- What 'needs' did you buy that you only used once?
- What can you learn to live without?

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2. ACTIVITY: WHAT'S YOUR LATTE FACTOR?

PPT Slide: 29 What Is Your Latte Factor?

- a) Point out that the key question to ask is: What is your latte factor?
- b) Ask participants for examples of their latte factor.

“We've all got a latte factor, regardless of our income level.” - David Bach

- Designer coffees.
- Lunch in restaurants.
- Impulse buys.
- The latest, greatest [fill in the blank].





a) Ask participants to go to page 10 in the handbook to the Latte Factor worksheet.

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	\$	\$

- b) Ask participants to complete each section and total things up at the bottom.
- c) Advise them NOT to complete the final/last column yet.
- d) Give 5-7 minutes to complete.
- e) Ask participants, by a show of hands, who is surprised by the amount of money they spend on those little extras.





3. Be aware of why you spend

- a) Point out that the first step in curbing unnecessary spending is to be aware that you do it.
- b) Point out that successful people are those who are able to delay gratification.

4. Reduce temptation

- a) Point out that the second step in curbing unnecessary spending is to reduce temptation and exercise restraint.
- b) Suggest that participants try the 30-day test.
 - Write down things you'd like to buy
 - Wait 30 days and then recheck the list.
 - Do you still want it?
- c) Point out that new federal regulations say that credit card companies have to ask your permission to raise your credit limit.

PPT Slide: 31 Reduce Impulse Buying

5. Review with participants: How can you reduce impulse buying?

- Avoid trips to stores and shopping malls and online buying 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.
- Take baby steps and cut costs by increments.





6. ACTIVITY: CUTTING BACK YOUR LATTE FACTOR

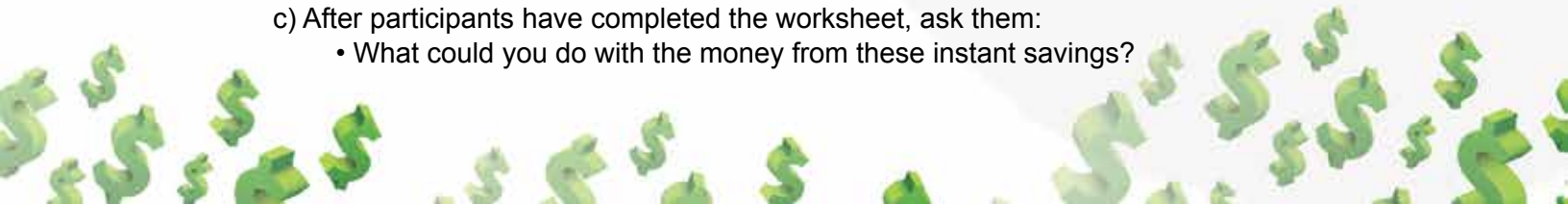
- a) **Ask participants** to turn to page 10 in their handbook - Latte Factor Worksheet.
- b) **Give these instructions:**
 - Use this work sheet to mark areas where you could cut back in your own life.
 - Calculate how much you would save per week and per month.
 - Put the new total in the last column then add up the final amount in the bottom.
 - Then write down what else you could do with that money.
 - You'll have five minutes to finish the chart.

What's Your Latte Factor?

PPT Slide: 38

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	\$	\$

- c) After participants have completed the worksheet, ask them:
 - What could you do with the money from these instant savings?





REVIEW: Keep Shopping On Track:

Review with Participants:

- 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

PPT Slide: 32



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!

Advise: In this section we will be uncovering a few ways that you can become a frugal shopper and start with substantial savings. We will be looking at: Couponing, Phone Apps, Price Matching, and Bundling Services

Ask Participants: Who has ever coupons to save money? A little time set aside each week can pay off big time. 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?

PPT Slide: 32

Couponing – Getting Started

Advise Participants: The following is a quick list of what you will need to get you started to substantial weekly and monthly savings. Some people use a plastic binder method that sorts and divides coupons with tabs and pockets. Others like an accordion folder.

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Participants' Handbook, page 13

Instruction: Review List with Participants

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

Advise: A link on where to find Coupons in Canada is provided in the Participants' Handbook on the bottom of page 13.





ACTIVITY: GETTING ORGANIZED

Instructions: Provide each participant with plastic binder or accordion file folder. Have each participant select a variety of coupons.

PPT Slides: 33 - 36 Getting Started With Couponing

Advise:

- Organize your coupons in a way that works for you.
- Put coupons that expire soonest at the front.
- Sift through your coupon resources one by one (example: local newspaper, online, apps) then add relevant ones to your booklet.
- The next time you shop, open your coupon binder and see if any of the coupon match items on your shopping list.

Participants' Handbook, page 14, PPT Slides 37-38

Advise Participants: Please turn to Page 14 of your handbook. Here is a list of places you can easily find coupons and discounts.

Instruction: Review with Participants

- 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.





PPT Slides: 40-41 In-Store Coupons

In-Store Coupons

Advise Participants: While in stores shopping watch for product coupons that are attached directly to the packaging you want to purchase. If you find an item that in an in-store sale, with a coupon on it, and perhaps you have another online coupon saved, you often can use the sale price and more than one coupon to maximize savings.

Examples of product coupons are:

PPT Slide: 40

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



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



PPT Slide: 41

Display Coupons.
(look for item displays.) These featured displays often have a discount coupon available. If it is for a product that you purchase often, take more than just one coupon especially if the expiry date is long off.



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



PPT Slides: 42-44 Coupon Websites

Coupon Websites

Instruction: If you have internet access play this video called `Where to Find Coupons in Canada` (6 minutes 52 seconds): <https://www.youtube.com/watch?v=HnUuvVh-Uy0>





Overage

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

In Canada, Walmart and Giant Tiger offer this form of savings. “Overage” happens when the value of your coupon exceeds the cost of the product you are buying.

Participants’ Handbook, page 15

Instruct Participants: Please go to Page 16 in your handbook to the OVERAGE page.

- 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.
- So? How does this happen?



Photo Credit: thriftnomads.com

Advise: Although not all stores will honour overages there are many scenarios that can create overage that you can use to your advantage.

Example 1: King’s Bread has a manufacturer coupon for Honey buns. Your local grocery store also has its own coupon for the same buns. You can combine both coupons and double the savings.





Doubling a Coupon

Advise:

- Coupons that double are Manufacturer coupons that you can find mostly in Sunday papers and for some extent also 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 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.
- 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

Advise: Let's take a look at this next video clip that covers Price Matching easily.

Instruction: play this price matching tutorial video:

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

Advise Participants:

- 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.
- Advise Participants: 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'.





PPT Slide: 49 Price Matching

Price Matching

Advise:

- Price-Matching and item that you're already using a coupon on.
- Example: Walmart is selling Oral B toothbrushes for .99 cents each.
- You price-match at another store to match the .99 cents Walmart cost, and apply the store's coupon offer of 'buy 3 toothbrushes, get \$4 off', if you buy 3 toothbrushes then you will have an overage of \$1.

PPT Slide: 50 Price Matching Stores

Participants' Handbook, page 16

Advise Participants: Some of the major retail chains with price matching and coupon policies include:

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)

Advise Participants: Copies of the links to most of these larger store policies are provided in Appendix VII of your handbook.





PPT Slides: 51-52 Couponing Hiccups

Couponing Hiccups

Advise Participants: Page 16 of your handbook covers Common couponing Hiccups.

Advise:

- As a consumer, unless the coupon or sale in the store says that coupons are not valid with already discounted purchases, you are entitled to the saving. However there are some common issues you may encounter. A few are:
- 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.

PPT Slides: 53-54

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Phone Apps & Cashback

Advise Participants: Phone apps can save you 20-70% off purchases. These apps can be downloaded for free to your phone or accessed online. Phone shopping apps are like using virtual store flyers, weekly circulars or coupons.

Instruction: Play this online demonstration. Start at time: 49 seconds.

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





PPT Slides: 55 Phone Apps

ACTIVITY: Flipp App – Step by Step

Go through step by step with participants to sign up, set up account and practice. Provide each participant with a copy or review in on the projector screen.

Flipp App Step by Step Guide:

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

PPT Slide: 56 Cashback

Participants' Handbook, page 17 list of Cashback Providers

Cashback

PPT Slides: 57 Learn about Cashback

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

Rakuten
Checkout 51
Zweet
Great Canadian Rebates (give you \$2 for signing up)
CartSmart

Advise Participants:

- Coupons are not the only way to save money when you shop.
- Online apps are easy to use on your computer and can be downloaded to your phone.
- Whether shopping in the store or online you can sign up (at no charge) to a FREE CASHBACK provider website. Through these providers you can get a percentage of money back from your online shopping – even on sale purchases.
- Here is a video of how this works:

Advise Participants: If you do not shop online remember that when you are shopping in stores keep your receipts. Once you get home, you can log in to your cashback provider like Checkout 51 that will allow you to input the transaction and that provider will automatically calculate and apply applicable coupons or discounts to your account.





ACTIVITY: RAKUTEN

Instruction: Play this video:
https://youtu.be/F6wiNgsD_k

Instruction:

- Have participants create an account and work with them step by step to set it up on their phones.
- Go to this link for step by step instructions with photos on how to
- set up a Rakuten account and start using to save money.
rakuten.ca

Activity: Have participants with cell phones set up their Ebates accounts now. www.ebates.ca

Advise: Those without cell phones can assist others or create one of the cultural activities (Metis Infinity Flag Pin) or take a 20 minute break while others get their phones set up.

Alternative Option is to assist participants to set up the online apps at the end of the workshop instead.

PPT Slide: 60 Checkout51

ACTIVITY: CHECKOUT51

CHECKOUT51

Advise Participants: Another option for you to use is a cashback provider like Checkout 5 that gives you cash back after shopping using your receipts.

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

Advise: those with phones to take them out and we will get you set up with a Checkout51 account so you can start saving right away.

- Those that do not have a cell phone can watch or do an alternative cultural activity (like beaded Metis Flag Pin).
- Once all are ready play the instructions on the following link and pause the video with each step.

Instructions: Open the following website:
https://www.checkout51.com/?_branch_match_id=646361360746489917

PPT Slides: 61-62 Final Couponing Tips

Instruction: Quick Review of these slides.



CREDIT CARD & DEBT MANAGEMENT



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

Advise: To keep your debt in control you need to try to pay your bills in full and on time or to put efforts to pay down your most expensive debt first.

Ask Participants: What kind of debt do people have? Let participants respond.

PPT Slide: 63 Types of Debt

- Mortgage
- Car loan
- Personal bank loans
- School loan
- Credit Cards
- Owning 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)

PPT Slides: 64-65 Debt Warning Signs

Participants' Handbook, page 18

Advise: 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.





PPT Slide: 66-67

Participants' Handbook, page 18

Taking Control of Debt:

Ask: So how can we take control of our debt? Review with participants:

- 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

PPT Slides: 68-69 Credit Tips

Participants' Handbook, page 18

Advise Participants: There are many helpful things you can do to start reducing your debt.

Instruction: Review with participants.

- 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 Smarts PPT Slide: 70

Advise Participants: Now will quickly go over credit cards. First let's take a look at this quick video clip. <https://www.youtube.com/watch?v=b0FrH1D2gfo>

Point out:

- When you pay for something with a credit card, you are taking out a loan and you have to pay it back.
- Interest on your credit card is the price you pay for borrowing or using money from the credit card company. This is like a mini-loan but with high rates for borrowing. But making the minimum payment is usually only enough to keep your interest from blowing the amount you owe out of reach to repay. If you don't make more than the minimum payment each month or you are late making payments your interest rate will jump high and it will be hard to pay of the total amount because you now have to pay more interest.

PPT Slide: 71 Credit Cards Helpful Tips

Credit Card Tips: Participant Handbook Page 19

- 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

Explain that a consolidation loan means getting one single loan to pay off all your existing debts so you have just one payment to make. For the consolidation loan to save you money, it must have a lower interest rate and a lower monthly payment than all the other loans put together. It is also important to stop using any credit cards that you consolidated into the new loan.

Slide: 76 Take Control of Your Debt

- Make more than minimum payment
- 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.
- Leave your credit card at home.
- Avoid “buy now, pay later” offers.
- Get a consolidation loan to make one low-interest payment.

PPT SLIDE: 73 Getting Help

Participants' Handbook, page 20

Getting Financial Management Assistance

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

- Credit counseling
- Licensed Insolvency Trustee
- Bankruptcy (can be discharged in one to two years).





Direct participants to page 20 in their handbooks for a list of people to assist.

Where to get more information on credit and debt:

- 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 AGAINST FRAUD & IDENTITY THEFT



PPT Slide: 74 Protecting Yourself
Protecting Yourself



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

1. The incidence of identity fraud

- a) Point out that these figures are from 2010, and that identity fraud is only becoming more prevalent and damaging.
- b) Explain that phishing is when fraudsters send you emails claiming to be legitimate that ask you to enter your bank or other account data.

PPT Slide: 74 Identity Fraud Statistics

In 2010:

- More than \$25 million was lost as a result of credit card fraud.
- \$119 million was stolen via debit card fraud.

In 2014:

- Over 20,600 Canadians fell victim to identity fraud.
- Average loss to identity fraud: \$508.68.

[Source: Canadian Anti-Fraud Centre Report, and RCMP, 2015]

2. A world of scams

- a) As you go through each slide, ask participants if they've ever seen scams like these.
- b) Ask participants if they've been victims of scams like these. Discuss what they had to do to clear their names and get their finances in order.





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.





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

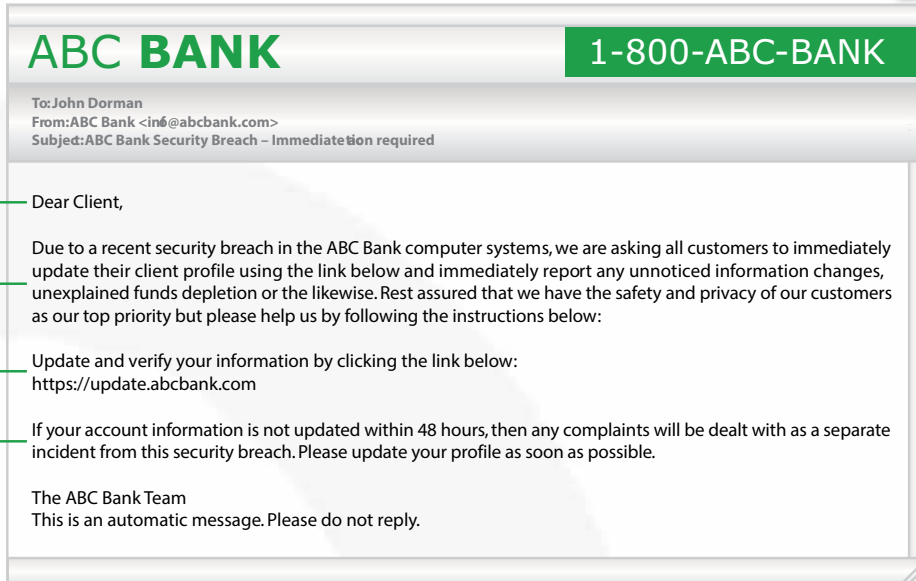
WINNING NOTIFICATION:

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...



PPT Slide: 78 Phishing emails and phony web pages

Participants' Handbook, page 22



PPT Slide: 78 - What is Phishing

Participants' Handbook, page 23

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.

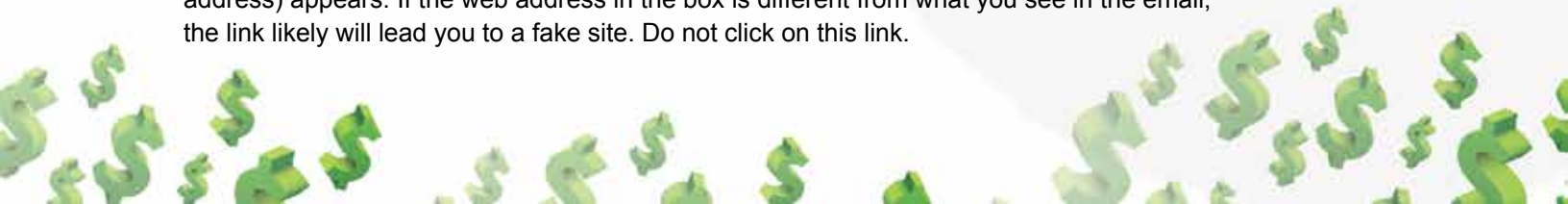
48

Participants' Handbook, page 23

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 programs 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, \$11000 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 immediately. 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.



PPT Slide: 80 Items For Sale Over-payment Scam

Participants' Handbook, page 25



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,

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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.

PPT Slide: 81: 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





PPT Slide: 82 3 Employment Scams

Participants' Handbook, page 26

3. Employment scams

a) Point out that there are several types of employment scams, and the incidences are rising. The three most notorious types are:

- | | | |
|----------|----|--|
| Slide 82 | 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. |
| Slide 83 | 2. | Identity theft through job applications. Thieves request your personal information “for the human resources department” and use it to steal your identity. |
| Slide 84 | 3. | Bogus employment fees. Someone promises you a job, but only if you pay a fee for processing, administration or uniforms. |

PPT Slide: 85 Signs of Bogus Job Ads

Participants' Handbook, page 26

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.

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Participants' Handbook, pages 26 to 27

PPT Slides: 86-99 Protecting Yourself

4. 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.
- 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!





PPT Slide: 94

Participants' Handbook, page 27

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.

5. If you think you have been the victim of identity fraud

PPT Slides: 95-96 What To Do

Participants' Handbook, page 27

- 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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PPT Slide: 96 Fraud Information Sources

Participants' Handbook, page 43

6. 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





PPT Slides: 97-98 Making Cents Summary and Wrap Up

Summary & Wrap Up

Ask Participants: What have we learned?

- Keep track of your income and your expenses in a budget.
- Gambling is entertainment and only spend what you can afford to lose.
- Save money by reducing your “latte factor” and questioning your bills.
- Shop around for the best banking accounts, credit cards and service plans.
- Pay all debts on time and in full, if possible.
- Using sales, coupons, apps and price matching is easy and can save hundreds. Secure your personal information and avoid identity theft
- Benefits of Financial Literacy

PPT Slide: 99 Feedback

Participants' Handbook, page 34 - Evaluation

Wrap Up

Advise Participants:

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.



Notes



Lined writing area consisting of 25 horizontal lines.



Notes



Lined writing area consisting of 25 horizontal lines for notes.





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 Agree Strongly Agree
1 2 3 4 5 6

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

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

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

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

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

Little Somewhat A Lot
1 2 3 4 5 6

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

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

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

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

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

Not at all Appropriate Very Appropriate
1 2 3 4 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			

PART B

1	The gambling behavior is not better explained by a manic episode.	YES	NO
---	---	-----	----

Treatment Criteria Recommended

Mild: 4 - 5 criteria met.

Moderate: 6 - 7 criteria met.

Severe: 8 - 9 criteria met.

