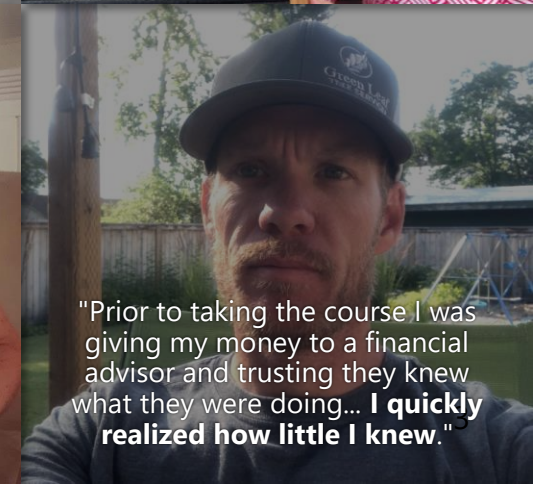
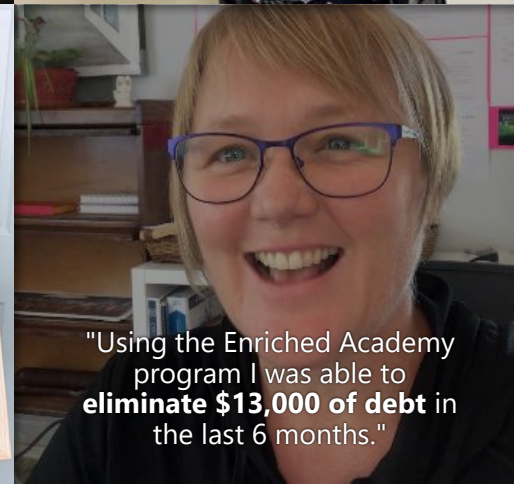
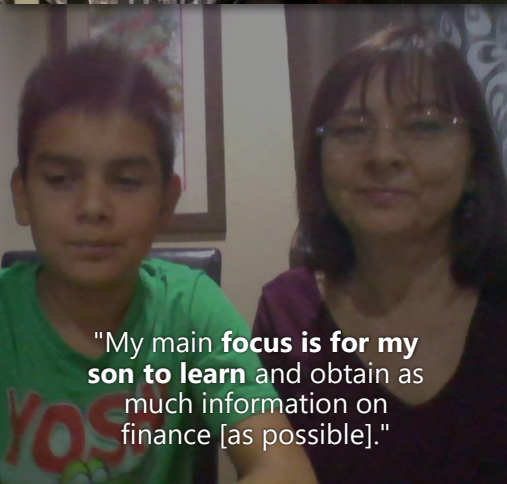
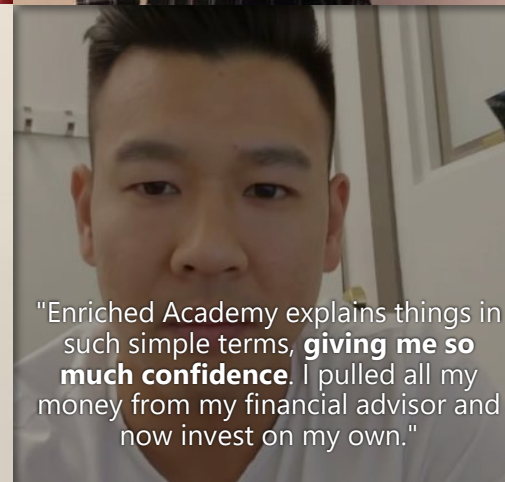
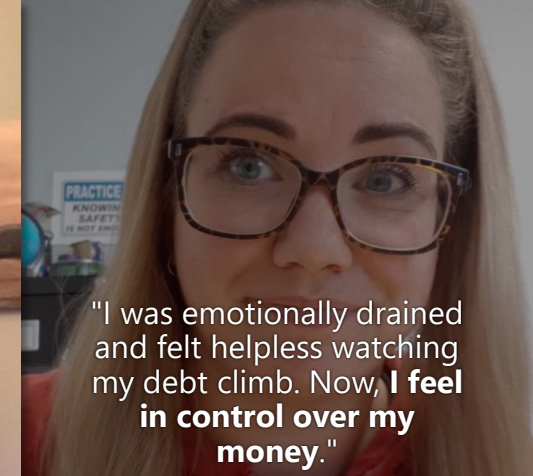






Our "Why"





Our Mission:

We make financial
freedom accessible to
Everyone.





Education Partners





Associations & Corporations





170,000+
Users



150+
**Quizzes
& Tests**

Today...



60+
**Video
Lessons**



2,000,000+
Course Views



YAHOO!
FINANCE

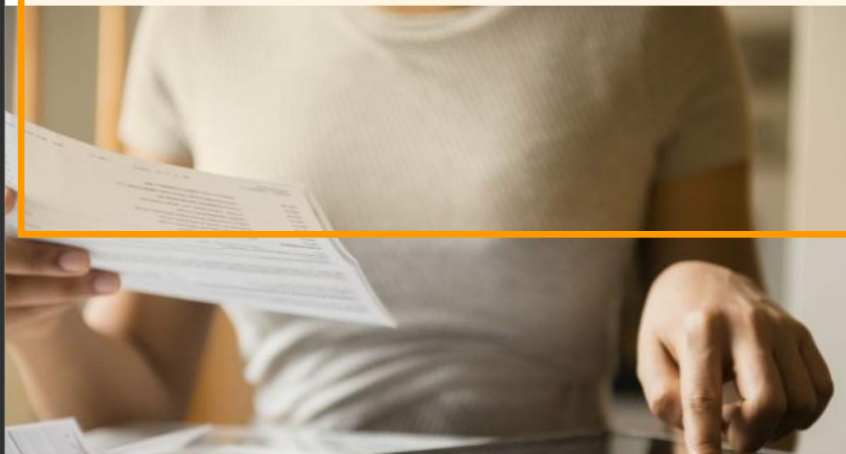
Nearly half of parents still financially support adult children in their 30s: RBC poll



Alicja Siekierska

Yahoo Finance Canada

February 28, 2019, 11:20 AM EST



Study: Parents delaying retirement to help kids with post-secondary costs

The Children and Financial Dependence survey also found about the same number (32 per cent) indicated helping their millennial children with post-secondary costs is slowing, or will slow, their ability to pay off debt.

“We were actually shocked by those numbers,” says Kelley Keehn, a personal finance educator and consumer advocate with the FPSC. “We didn’t think they would be nearly that large.”

Yet it’s more than just helping out their kids with post-secondary costs, says Lana Gilbertson, a Vancouver-based licensed insolvency trustee at MNP, Canada’s largest insolvency firm.

“It’s often also a whole host of kinds of assistance they are providing.”

In fact, MNP’s recently published results from its Consumer Debt Index point to families struggling



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Financial stress and its impacts

From: [Financial Consumer Agency of Canada](#)

Mental, physical and financial wellness are three pillars of good health.

But for many Canadians, money worries are the greatest source of stress, more than work, personal health and relationships. In fact, research shows:

- 48% of Canadians say they've lost sleep because of financial worries ¹
- 44% say it would be difficult to meet their financial obligations if their pay is late ²

There are many sources of financial stress, including:

- Managing household expenses
- Dealing with high levels of debt
- Living pay cheque to pay cheque
- Struggling to save money for short and long-term goals
- Dealing with unexpected expenses



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Impact of financial stress on your physical and mental health

Did you know?

If you are dealing with financial stress, you are:

- Twice as likely to report poor overall health
- Four times as likely to suffer from sleep problems, headaches and other illnesses ³
- More likely to experience strain in your personal relationships ⁴

Financial stress can also lead to more serious health problems, such as:

- Heart disease
- High blood pressure
- Mental health conditions such as depression and anxiety ⁵

Impact of financial stress on your work

Financial stress doesn't only affect you personally. Almost half of working Canadians admit that stress related to personal finances has had an impact on their performance at work. ⁶

It doesn't have to be this way. [Learn about the benefits of investing in your financial well-being.](#)

Default rates in Canada



Student loans

13%



Car loans, credit cards and lines of credit

2.5%



Mortgages

0.5%

Student Loans default **5x** more than most credit vehicles and **25x** more than Mortgages



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Success Strategy

Dedicated
URL

Proper
promotion

Prize
giveaways

Announced
success
stories

Monitored
results



University
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FUTURE STUDENTS

ask.UWindsor



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Student Awards and Financial Aid

Home

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▼ COVID-19 Updates

Student Awards

Financial Aid

Financial Hardship Assistance

Enriched Academy - Financial Literacy

Financial Aid Steps

► Financial Aid Definitions



Enriched Academy

is an engaging, interactive video-based
course for all students.

It provides **critical financial and life skills**
to set everyone on a path to a great career.



UWindsor Home > Student Awards and Financial Aid > Financial Literacy Program for Students

Financial Literacy Program for Students

Set yourself up for financial success with **Enriched Academy!**

- Are you concerned about managing your own budget for the first time?
- Are you concerned about repaying your student loan upon graduation?
- Are you thinking about saving for your future?





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The Results

94%

Satisfaction
rate

98%

Knowledge
increase

The "where you are today" information, including the information about credit scores and understanding as my goal upon graduation possible methods

The information that market investment returning to school they could have for me to gain a knowledge I should

The biggest financial neglected to cover could be developed chronic disabilities that difficulties encountered

As your module poverty spectrum something of an entrepreneur teenager in ten specifically studied with considerable medical consideration

For me in 2020 planning while person with considerable financial experience
Linda C.

Please pass

You can also incentive for me to want to apply for the do so as a U

Linda C.

"The best way to predict the future is to create it." This quote by Abraham Lincoln succinctly summarizes what I have taken away from the Enriched Academy program. Thus far in my financial life, I have behaved more like a passenger, spending aimlessly and without purpose, while not taking control of my overarching goals. This program has provided me with the tools and knowledge needed to create my ideal future. It has done so by highlighting three main steps that I can take to achieve my financial dreams.

The first is that I need to establish clear and specific goals for my financial future. I have learned from this program that to create this ideal financial future, I must have a clear understanding of what that future is. This includes developing a retirement plan and then catering my investment portfolio towards this plan. Therefore, my first goal for 2022 is to develop a comprehensive retirement plan and develop specific goals on how to achieve it. This includes setting an ideal retirement age, opening up an RRIF, and researching government pension options and annuities.

I have not fallen into a cycle of spending without a plan for saving. This is because I have not regularly tracked my expenses or automated the process of transferring money I intend to save into a high-interest savings account. Therefore, my second goal for 2022 is to set up a budget for the remainder of my time in university and set a certain amount of money that I can reasonably save each month to achieve my retirement goals. I will do so by categorizing my spending based on the fixed, variable, and irregular expense systems offered in this program.

Finally, this program discussed the importance of rebalancing your financial portfolio regularly. I learned that this concept of rebalancing can also be applied to my overarching financial goals. Therefore, I aim to develop my goals to fit into three buckets, retirement goals, 5-year goals, and yearly goals. Within this system, I will use the end of every year as an opportunity to evaluate how well I achieved my yearly goals, and rebalance for the following year so that I am consciously working towards a successful future.

I want to take the time to thank the creators of the Enriched Academy program. These modules have not only motivated me to visualize my ideal financial future, but they have also provided the tools I need to make it a reality. I understand that visualizing and working towards retirement is a scary and intimidating enterprise. However, if I am persistent and work to achieve small disciplines consistently every day, slowly I can build a future filled with prosperity and happiness.

Maddy B.

Yes, absolutely! That is not a problem for me. They have my permission.

Thanks,

Maddy B., MSc

valuable content ranging from managing your first credit cards to planting the investments. Each module ultimately impacted about achieving wealth. With this well-planned future, with regards to financial management

financial literacy. The valuable credit scores, and credit debt is a result of this course, I had to create and stick to a budgeting skills. After the course, I feel in charge of my credit score; therefore, I can use bank loan.

I can be equipped with the financial advisor. I am confident and achieve. I now plan for my retirement in my mind.

Understanding the "why" of gratification, which is my goals. This is the information I need to create a budget. I will use the gratification-

Understanding that the future of my life.

two-part of building a retirement investment

later on, money work like amount payments;

speaker yearly to credit score, avoiding

idea that financial hurdle to invest once

more age for rely content

How to execute a financial literacy program properly

- 1 Engaging content
- 2 Proper integration
- 3 Find the right partner



1

Engaging content

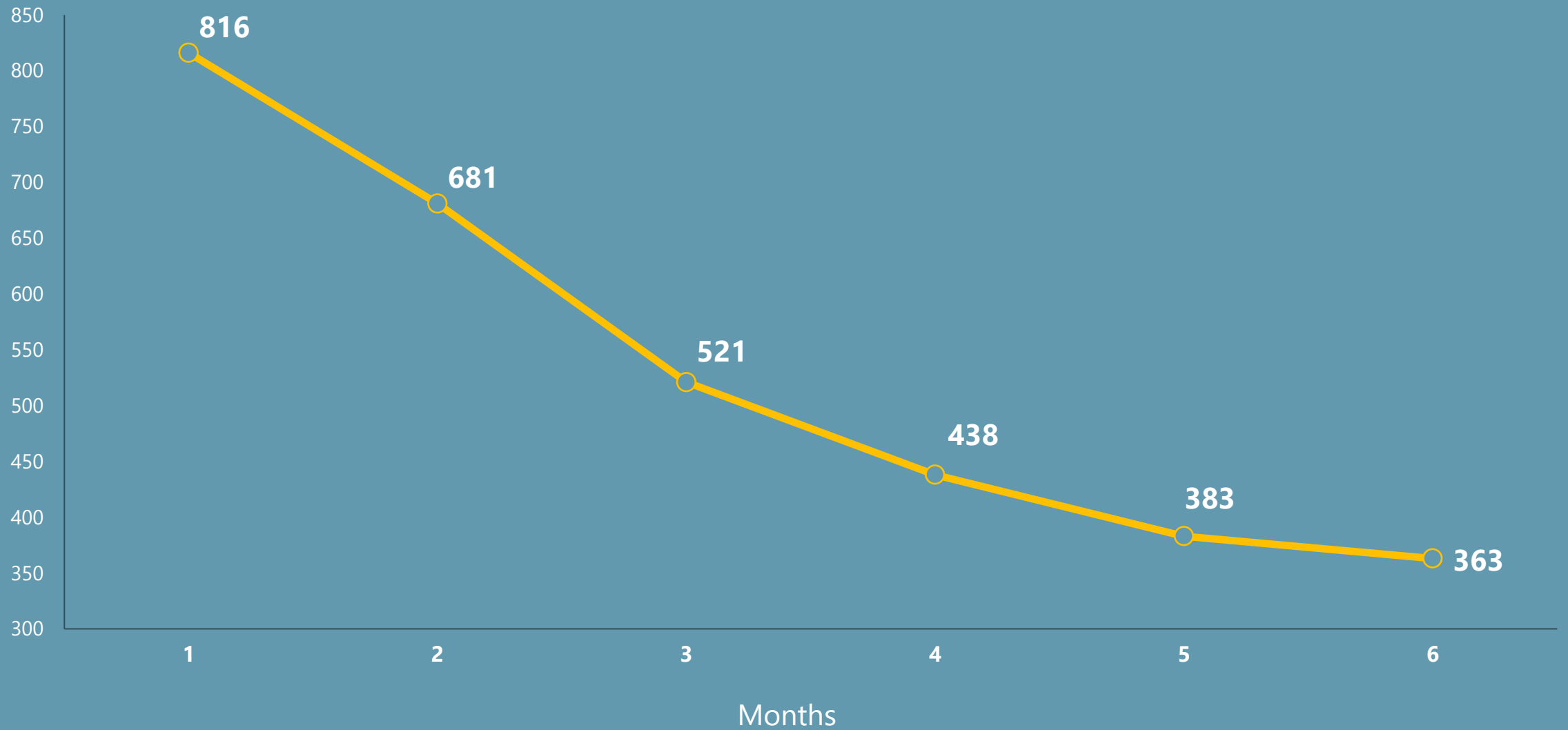




Ben Smith

- Recent College graduate
- 1 credit card, making regular payments for 5 years
- 1 student loan, making regular payments for 2 years
- Credit score is a strong 816
- Ben starts missing payments each month...

Ben's Credit SCORE Drop



Ben's credit GRADE drop

Excellent (740+)

Good (680-740)

Acceptable (620-680)

Subprime (550-620)

Poor
(Less than 550)





Car Loan Cost*	Excellent Credit 5.1%	Poor Credit 18.9%
Total Interest Paid	\$3,375	\$13,289
Total Money Lost	\$0	\$9,914
Total Return Lost (20 years @ 8%)	\$0	\$46,208

*\$25,000 car loan paid out over 5 years.

MYTH

The skill of **making money** is more important than the skill of **saving and investing.**



60%
of NBA players
are under financial
distress within
5 years of retirement.



78%

of NFL players

are on the brink of bankruptcy
within 2 years of retirement.



MLB players go bankrupt at a rate
4x more than average.





\$75,000

\$250,000



2

Proper integration



Why Enriched Systems Works



Enriched
A C A D E M Y

....because everyone deserves financial awareness

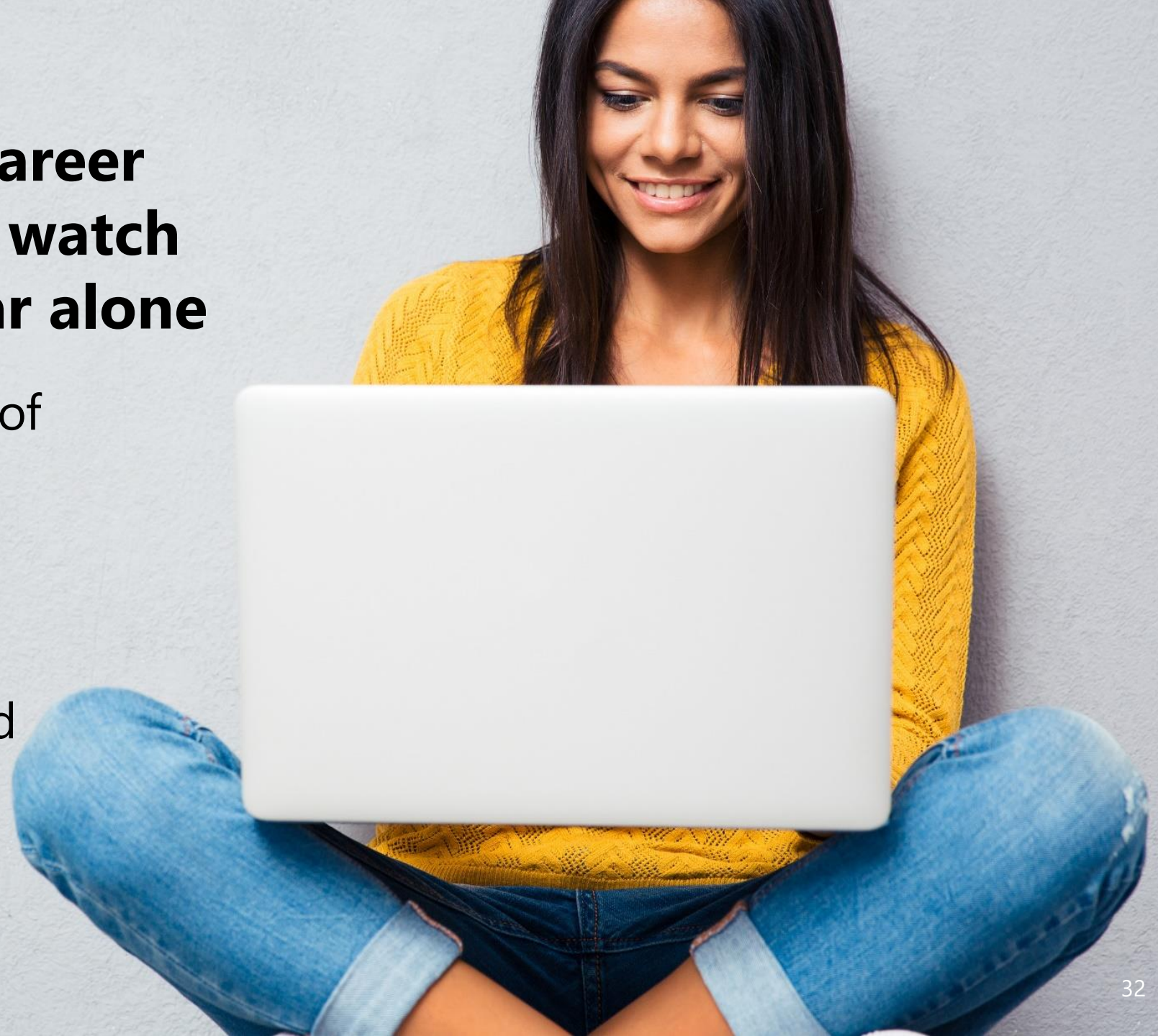


Did you know.....



Nearly $1/3$ of all career college students will watch our program this year alone

- That's over 300,000 hours of watched content
- Made it mandatory
- Incredible execution
- Sending students prepared with vital life skill



How we did it

1. Find the right course to integrate our program
2. Can it be injected into the orientation for a student





Did you know....



Over **150,000**
students in high
school and middle
school will watch
our program this year



How we did it



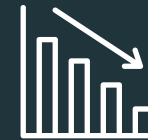
Found a course that it
could be built into



Prepare students
for real life



Ongoing support
throughout school



Real Life Training





Curriculum Integration

- Orientation and/or career strategies course
- Mandatory completion
- Completion certificate





Q1

On a scale of 1 to 10, how would you rate the Enriched Academy program?

Answered: **19,616** Jan 1st to Dec 31st, 2021

9.2★
average rating



1	2	3	4	5	6	7	8	9	10	Weighted Average
1.15%	0.40%	0.46%	0.61%	1.99%	2.40%	4.96%	11.00%	13.97%	63.07%	9.2
225	78	91	120	391	470	973	2,157	2,740	12,371	

3

Find the right partner





Flexible Teaching Approach

- Self-study/in-class/hybrid
- Flexible hours



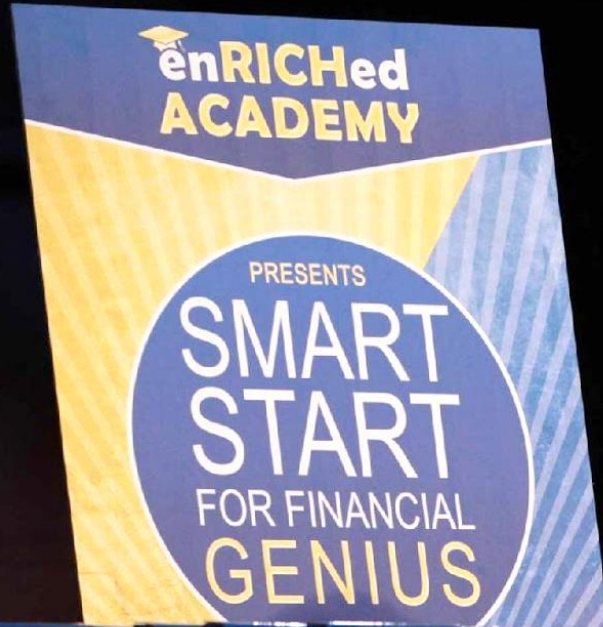


Staff Training

- Train the trainer
- Online self-study
- Live events







Simple, entertaining & authentic



Wide diversity of presenters and topics

STEPHEN HARPER

Former Prime Minister of Canada

KELLEY KEEHN

Personal Finance Expert, Author

JIM TRELIVING

Dragon, Chairman Boston Pizza

30+
industry
experts

JOY WENNERSTROM-WROBLEWSKI

Real Estate Investor

BRUCE CROXON

Dragon, Round 13 Capital Founder

TYSON GEORGE

Real Estate Investor

LAURIE CAMPBELL

CEO Credit Canada

BRUCE SELLERY

Personal Finance Expert, Author

12+
money
modules

Exam Result: 11/12

Course 1
Money myths

Money myths course

Exam Result: 10/10

Course 2
Understanding credit

Understanding credit course

Exam Result: 10/10

Course 3
Where are you today

Where are you today course

Exam Result: 5/5

Course 4
Beginners stock market
investing system

Beginners stock market investing
system course

Exam Result: 10/10

Exam Result: 7/7

Course 6
TFSA vs RRSP

TFSA vs RRSP course

Exam Result: 10/10

Course 7
Investment properties

Investment properties course

Exam Result: 7/7

Course 9
The industry of financial
advice

The industry of financial advice course

Exam Result: 10/10

Course 10
Career mastery

Career mastery course

Exam Result: 5/5

Course 11
Leveraging equity

Leveraging equity course

Exam Result: 10/10

Course 12
Private lending

Private lending course



Financial Life Journey

different needs at different times





It is all that we do





Pure Education. No Products.





Focused team



Alanna Abramsky

Head of Financial Coaching



Matt Dewey

Financial Coach



Arian Beyzaei

Vice President Sales



Zareef Ahmed

Head of Technology



Desmond O'Dell

Regional Director Education



Michael White

Financial Freedom Consultant



Jay Seabrook

COO / Co-Founder



Amy Martin

Director, Education Support



Todd Peterson

CEO



Judith Cane

Financial Coach



Kevin McCarthy

Head of Education



Melanie Forget

Financial Coach



Kevin Cochran

Co-Founder



Tamara Huyskens

Financial Freedom Consultant



Jay Tost

Financial Freedom Consultant



Sabrina Tibbo

Integration Specialist



Susan Hollingshead

Executive Administrator

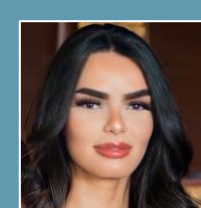


Heather Bangma

Client Support Manager



Communications & PR Manager



Tania Razavi

Financial Freedom Consultant



Money is **constantly** evolving.

We make hundreds of tool updates and course improvements every year.

The collage shows the Enriched Academy platform across multiple devices:

- Desktop Monitor:** Displays the 'Budget - Tracker' tool. It includes a 'Budget sheet for: Your Name Here' and a table for 'Monthly Income' with columns for Goal, Day 1, Day 2, Day 3, Day 4, Day 5, Day 6, and Day 7. The table lists various income sources like Annual Gross Income (Before Tax), Annual Gross Income (After Tax), Monthly Net Income (After Tax), and Savings (Monthly) for TFSA, RRSP, RESP, and Emergency Fund.
- Tablet:** Displays the 'Exclusive Expert Interviews' section. It features a video player with a play button and the name 'JIM TRELVING'. Below the video, it says 'Jim Treliving'. The background is a light blue with the Enriched Academy logo and text about their mission and core values.
- Smartphone (Left):** Displays a video player with a play button and the name 'LAURIE CAMPBELL'. Below the video, it says 'CEO Credit Canada'.
- Smartphone (Right):** Displays the 'Student Loan Calculator' tool. It includes fields for 'Graduation date' (20/12/2018), 'Province' (Alberta), 'Loan amount' (10,000), 'Repayment term' (120), and 'Prime interest rate' (3.70). It also has a 'CALCULATE' button and a 'DID YOU KNOW?' section with information about government programs.



Skill Employers Want





The Canadian Payroll Association Study

43%

agreed that stress caused by personal finances has had an impact on workplace performance

40%

felt “overwhelmed” by their debts

75%

would be interested in financial education programs in the workplace

