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CANADIAN FOUNDATION FOR ECONOMIC EDUCATION  
FONDATION CANADIENNE D'ÉDUCATION ÉCONOMIQUE

IN PARTNERSHIP WITH:



NATIONAL  
BANK

# Canadian Foundation for Economic Education (CFEE) Presentation to CASFAA - 2022

Empowering post secondary students to make confident financial decisions

Craig Fowler and Chad Izatt, CFEE

# Overview of Today

Background on CFEE

CFEE Help! Managing Your Money on Campus Program

Other relevant CFEE programs

Wrap up!



# Some Background on CFEE

- Founded 1974
- Nonprofit, nonpartisan organization
- Promotes lifelong skills

# CFEE

CANADIAN FOUNDATION FOR ECONOMIC EDUCATION  
FONDATION CANADIENNE D'ÉDUCATION ÉCONOMIQUE

The CFEE team works hard to promote and assist enhanced **career development capability**, **financial capability**, **economic capability** and **enterprise capability** among all Canadians.



# Help! Managing Your Money on Campus

- Adequate education?
- Two key financial behaviours :
  1. Active Saving
  2. Don't borrow for daily expenses  
(Pay Day lenders)

**Instill Financial  
CONFIDENCE!**

# Help! Managing Your Money on Campus

83%

Facing  
Financial  
Challenge

64%

Struggling to  
Cope

57%

Want Help  
Budgeting

50%

Managing  
Expenses

53%

Tuition Advice

48%

Managing  
Finances?  
What?

# Help! Managing Your Money on Campus

55%

Building a  
Financially  
Healthy Life

59%

Ways to Save \$

52%

Creating and  
Working with  
Budgets

76%

Investing for  
Future

55%

Tax Returns

55%

Major  
Expenditures

# Help! Managing Your Money on Campus

- National Bank partnership
- 8 financial empowerment workshops
  - Opportunities for students
  - Various incentives
  - Additional resources
  - Recorded webinars

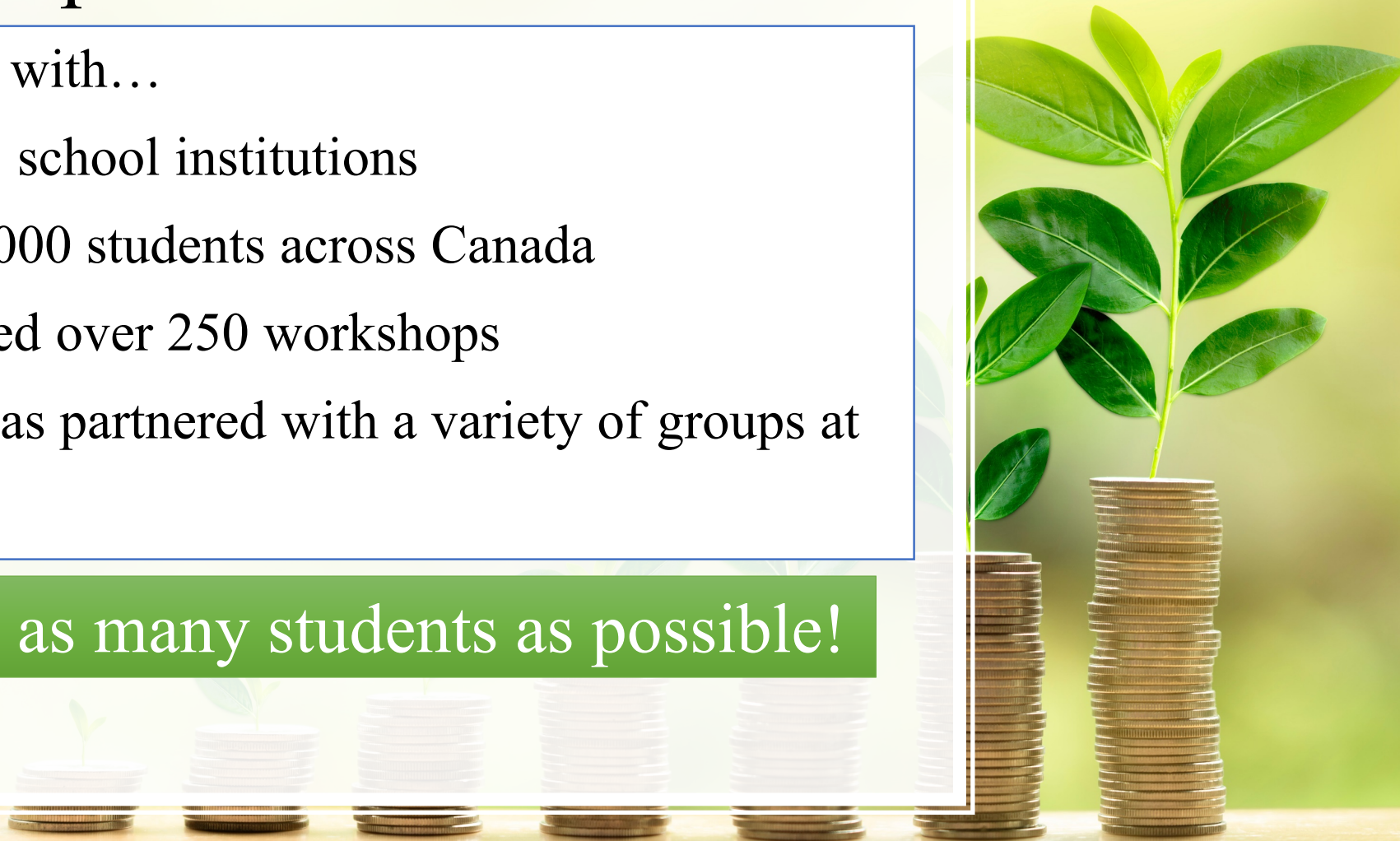


# Help! Managing Your Money on Campus

Partnered with...

- Over 35 school institutions
- Over 8,000 students across Canada
- Delivered over 250 workshops
- CFEE has partnered with a variety of groups at schools

Reach as many students as possible!



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# Help! Managing Your Money on Campus

Eight workshops currently available:

1. “Living a Financially Healthy Life”
2. “Understanding Personal Income Taxes”
3. “Investing Basics”
4. “Intermediate Investing”



# Help! Managing Your Money on Campus

5. “Borrowing for the Books”
6. “The Future of Work and Your Career”
7. “Financial Matters Affecting International students”
8. “Buying Your First Home”





# 1. Living a Financially Healthy Life:



Informed Purchase  
Decisions



Create Personalized Budgets



Learn Compound Interest to  
**INCREASE** Savings


 **HELP! MANAGING  
YOUR MONEY ON  
CAMPUS**



# “Living a Financially Healthy Life”

Goal Setting • Budgeting • Saving • Spending

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## 2. Understanding Personal Income Taxes



Minimize Taxes  
(Credits + Deductions)



Tax Efficient Government  
Programs



How Different Sources of Income  
are Taxed



### 3. Investing Basics



Invest with Confidence



Fundamental Investments



Various Investment Accounts  
Available

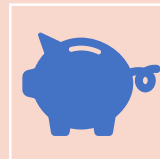
## 4. Intermediate Investing



Manage Investment Risk



Better Understand Stock Values



Alternative Investment Strategies

## 5. Borrowing for the Books:



How to Pay for YOUR Education



Pay Off Credit Cards



Improve Credit Score

HELP! MANAGING  
YOUR MONEY ON  
CAMPUS



# “Borrowing for the Books”

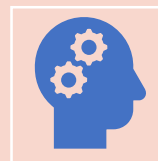
Assistance Available • Credit Cards • Credit Scores • Debt

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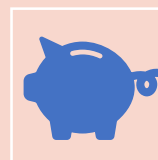
## 6. Future of Work and Your Career:



Workplace Transformation



Understand Skills Required to Succeed



Enable YOUR Skill Set to be in Demand

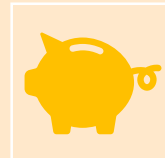
## 7. Financial Factors Affecting International Students:



Set Goals for Financial Success



Control of YOUR Money



Better Understand Canadian Tax System so you can SAVE

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## 8. Buying Your First Home



How Much Can You Afford?



Government Programs Available



Other Service Providers



# Students Speak – We Listen

- Revised and updated all workshops
- Break ‘Borrowing for the Books’ into 2 workshops
- Investing workshops grouped into 3 levels





# Help! Managing Your Money on Campus

- Student Opportunities!
- CFEE provides all resources for presenters
- Gain Public Speaking Experience

\$150/Training

\$250/Presenting



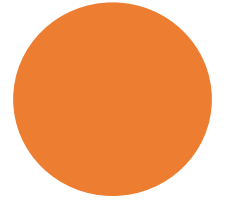
# Help! Managing Your Money on Campus

Offer 4+ of 5+ workshops:

- Badger Badge for Social Media
- \$250 Cash Prize Draw

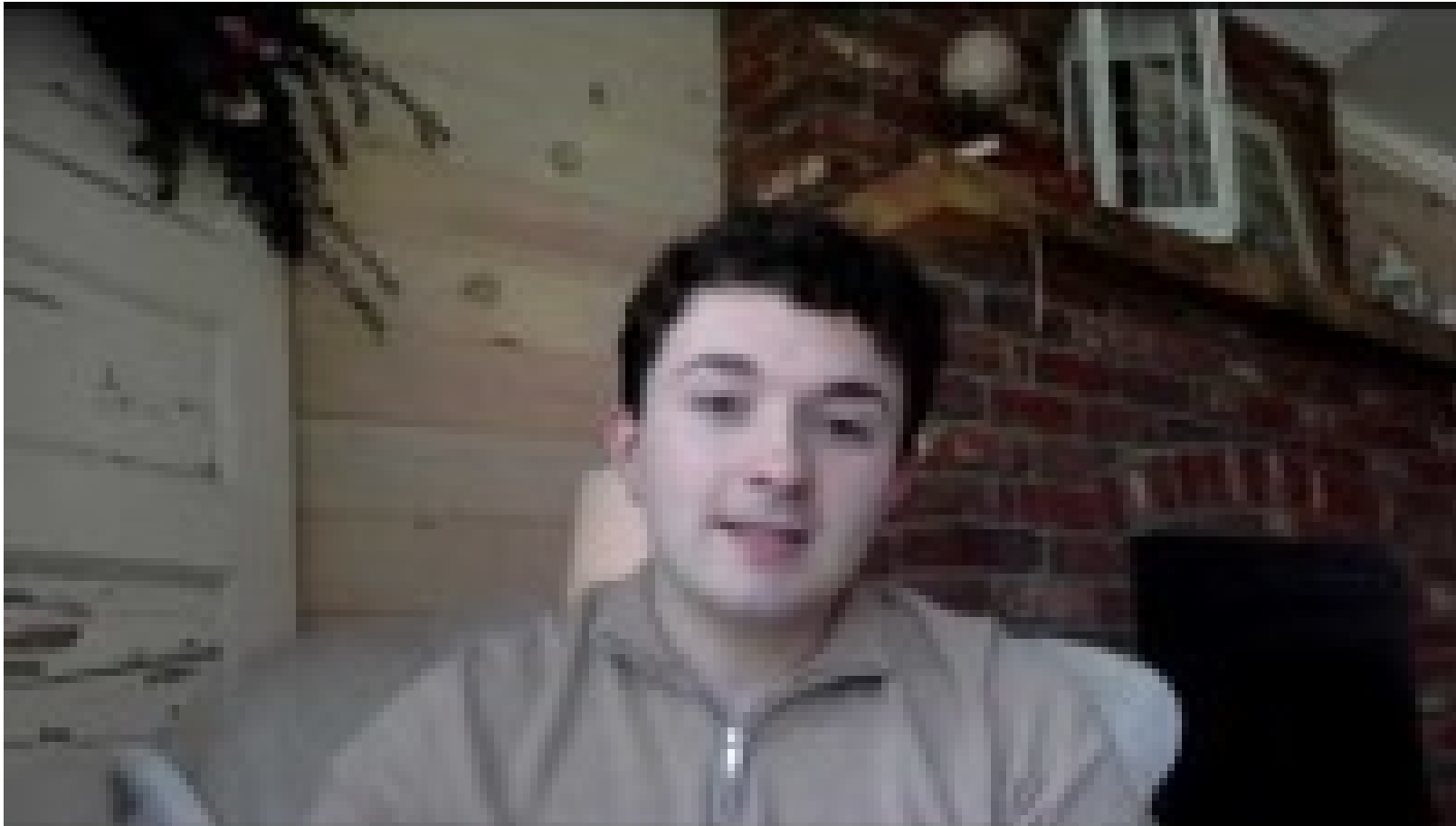
- Pre & Post Survey Draw: 4 \$50 Tim Hortons Gift cards

- School Engagement Activities



# Help! Managing Your Money on Campus

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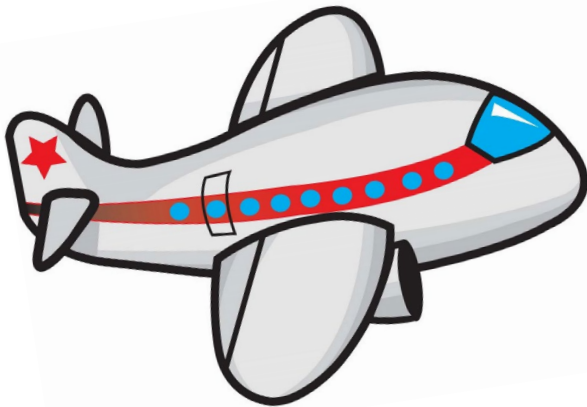




# Across Canada

cfowler@cfee.org

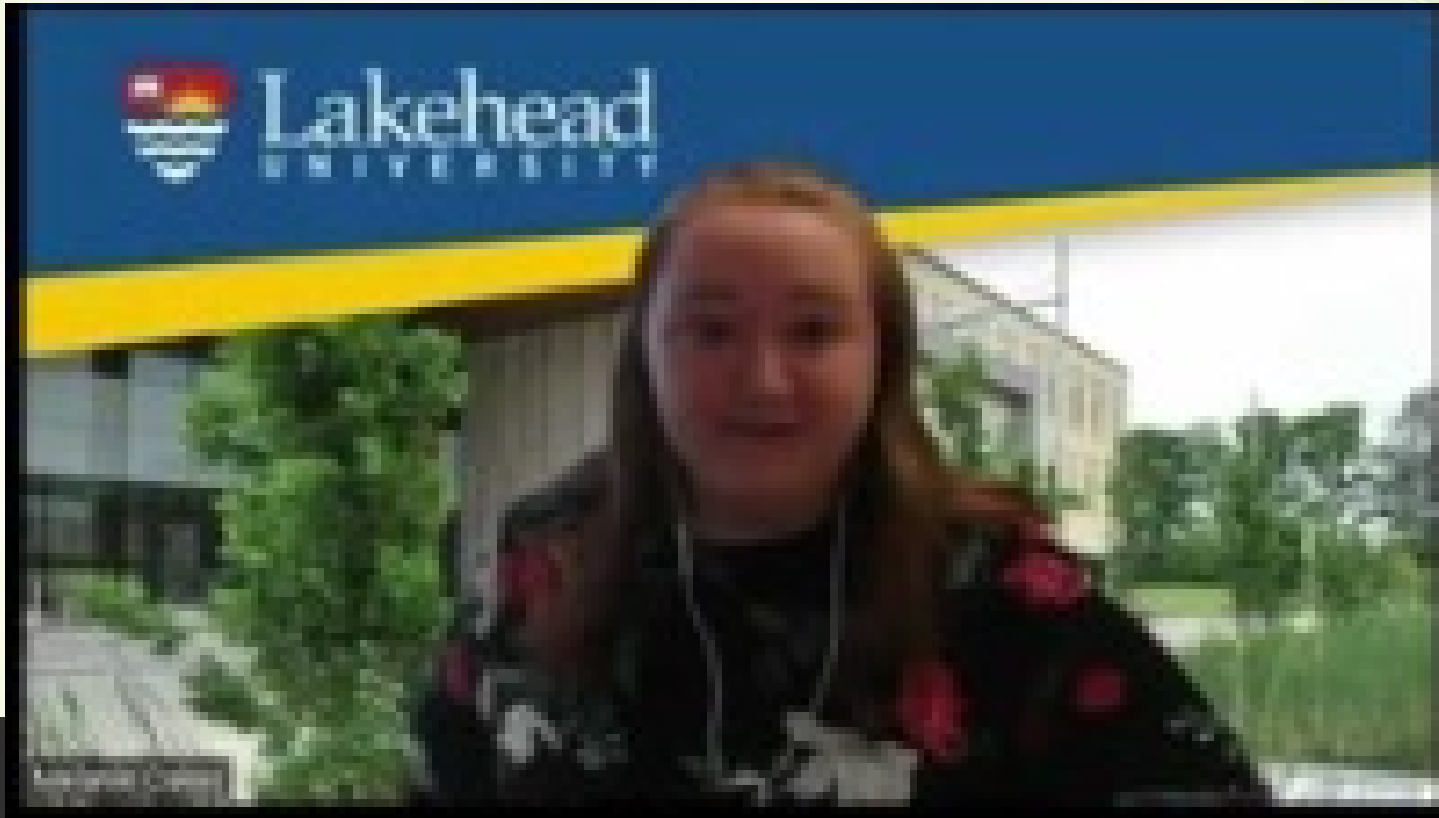
cizatt@cfee.org



Help!  
Managing  
Your Money  
on Campus

# Help! Managing Your Money on Campus

## Feedback from Schools:



# Help! Managing Your Money on Campus

## FEEDBACK FROM STUDENTS

98% Want  
More  
Workshops

100% Plan  
to Pay Off  
Credit

95%+  
Search for  
Scholarships  
and  
Bursaries

98%+ Track  
Income and  
Expenses

95%+ Plan  
to Open a  
TFSA

# Help! Managing Your Money on Campus

Virtual Delivery of 8 Free Workshops

Student Opportunities

Plenty of Resources Provided



# CFEE – other programs to help your students

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## Fin Lit 101

- CFEE and National Bank Collaborating Across Country
- ‘Stand alone’ videos

**NEW ONLINE Self Instruction Course**







# CFEE – other programs to help your students

## **Building Futures in Alberta**

<https://buildingfuturesinalberta.com/>

## **Building Futures in Manitoba**

<https://buildingfuturesinmanitoba.com/>

## **Building Futures in Ontario**

<https://buildingfuturesinontario.com/>

# CFEE — summary

We would love to work with  
more schools across Canada!

Please contact us to discuss  
offering free financial literacy  
workshops to your school:

- Craig Fowler [cfowler@cfee.org](mailto:cfowler@cfee.org); 613-532-9969
- Chad Izatt [cizatt@cfee.org](mailto:cizatt@cfee.org); 613-530-6934