money mentors

Your money is our favourite subject.

www.moneymentors.ca

SEMINAR GUIDE 2009

Workplace financial education is a win-win proposition for employers and employees.

After many years of helping Albertans with all kinds of financial issues, our seasoned experts know that no two Slot-Back pigs are ever the same. In fact, our attitudes regarding money – how, when and why to save it or spend it – are as wildly different as each of us. That is why we have developed, refined and honed our seminars to be as relevant to each participant as they are engaging, fun and informative.

In short, if you make money, spend money or are planning to retire one day, we guarantee you will find a better way to manage your money and protect your piggy bank in the pages that follow.

In our corporate seminars, employees learn about money management and improving their financial outlook, from proactive saving strategies, to investing, to the wise use of credit. This leads to happier, less stressed, more motivated and higher-performing employees -- meaning less absenteeism, staff turnover, sick leave and downtime.

We cover the complete range of money management topics such as investing basics, mortgages, insurance, retirement planning, the wise use of credit, managing debt and more. We offer these seminars as lunch and learn presentations, full seminars or personal coaching at your site or ours.

For more information, or to book a seminar, call our Business Development Coordinator at (403) 234-6198 or toll-free at 1-888-294-0076

MONEY BASICS

Achieving Your Financial Goals (4 hours, divided into two 2-hour sessions)

If you want to make more progress toward your financial goals, this two-part seminar is for you!

In Part 1: Discover more about your approach and attitudes towards money. Then learn how to analyze your current financial situation, set smart goals, track spending and spot those “money pits”. Take this knowledge and a homework assignment and return to Part 2 to make it all work for you.

In Part 2: Develop a personalized spending plan, learn how to deal with stable or irregular income, discover ways to track and control spending and develop ways to maintain your motivation to achieve your financial dreams!

This two-part seminar is a must-attend for everyone, regardless of age. Four hours that will put you on the right track for decades of financial success and well-being.

Budget Express (2 Hours) (available also as two 1 hour sessions)

Budget Express is a condensed version of our two-part, Achieving Your Financial Goals seminar. Learn how to set smart financial goals, track spending, develop a spending plan and methods to control spending. This seminar is a great tool for anyone already budgeting but requiring additional pointers to make it more successful.

Practical Hints on Spending Less & Saving More (1 Hour)

Learn practical tips and invaluable pointers on how to save more money on common everyday spending. We cover everything from shopping tips to strategies for saving. This seminar is essential for anyone looking to “think outside” the spending box and to creatively break the spending cycle. It is a concise overview filled with strategies to save more.

Best Defense—Safeguarding Your Money (1 Hour)

With the proliferation of new schemes and scams designed to separate us from our money, this session is a timely one. Learn more about the latest debit and credit card scams and how to protect your money. Find out more about I.D. you shouldn’t carry and the importance of shredding financial information. Get tips on protecting your identity and keeping your money safe! A must attend for everyone.

Paper, Paper Everywhere—Organizing your Financial Records (1 Hour)

This is one of the most important, but often most ignored topics in our personal finances — getting it all organized. Learn what paperwork you should be keeping, where to keep it, how to organize it and how long to store it. You'll get practical tips on tracking what's in your wallet, recording serial numbers, storing passwords and keeping important papers secure. This session will help prepare you for emergency situations and reduce stress knowing everything is in order. Like a closet organizer system for your finances!

Scrooge's Christmas–Past, Present & Future (1 Hour)

Avoiding those post-season bills doesn't mean you have to be a Scrooge at the most festive time of year. We'll show you how to create a unique and memorable holiday without breaking the bank in this informative session. Learn how to plan your spending for Christmas present, deal with bills from Christmas past and work towards future Christmas goals.

Money Personalities & Attitudes (2 Hours)

This fun, interactive session identifies your unique money personality. Are you a "spontaneous", "free spirited" or "targeted" individual? We examine six money personalities and how they impact perceptions of saving, spending, money and life in general. There is no right or wrong answer. Just the discovery of how to achieve a more balanced and positive approach to money and how to find common ground on money issues if your behaviours differ from your partner's.

Understanding Saving & Investing (1.5 Hours)

Everyone knows they should be saving and investing, but where? You will develop a basic understanding of mutual funds, money market investments, bonds, stocks, income trusts, tax implications, costs and returns, and who the players are in the financial marketplace.

CONCERNING CREDIT

Credit Rating I.Q. (1.5 Hours)

Your credit rating determines whether you can get credit, open a bank account, what rates you will be charged and so much more. This seminar presents the essential knowledge on your credit reports and credit score. Understand how it works, what's reported, who uses it and how it impacts you. You'll find out how to get a copy of your credit reports, interpret the information and how to correct errors. Discover how you can maintain or improve your rating.

Charge It – Choices, Costs & Consequences (1.5 Hours)

Plastic is everywhere and being offered by everyone. What are the differences? How much is too much? Let us guide you through the many credit card options, their real and hidden costs. You'll find out how many cards are enough and why, as well as some frauds and scams to be aware of.

Navigating the Mortgage Maze (1.5 Hours)

Purchasing a home is one of the biggest financial decisions many of us make. Learn about new options available for mortgages, the difference in various interest rates, costs of insurance and when it's worth using a broker. If you would like to understand more of the mortgage lingo out there — such as "porting" a mortgage, assumptions, closing costs, title insurance — this is the session for you.

10 Steps Ahead Of Debt (1.5 Hours)

This seminar presents ten practical options to tackle debt. Learn about "power paying" your debts away, refinancing and consolidating options and dealing with creditors. If you are looking for proactive ways to tackle and reduce your debt, we've got you covered.

Credit Comeback – Rebuilding Credit (2 Hours)

Our credit rating and score impact us every day. If your credit rating needs improvement, or if you are trying to get credit for the first time, then this seminar will be extremely valuable. We focus on the steps to take to build or rebuild credit, examine what creditors are looking for, provide advice on the types of credit to apply for and review the credit reporting system in Canada.

LIFESTAGES AND MONEY

Kids & Cash – Teaching Your Kids About Money (1.5 Hours)

As a parent, you want to make sure your children learn the importance of money as early in life as possible. Being “good with money” is a skill that will enhance every area of their future lives. This session will help you discover how you can teach children about spending and saving in a fun way. We’ll cover everything from personal allowances to bank accounts and ATM cards.

Survival Guide – Post-Secondary Students & Money (1.5 Hours)

College and University students face unique challenges in developing and following an effective spending plan. In this seminar, you’ll learn how to track expenses, set up a workable plan, develop controls and still have some fun. We’ll review several realistic ways you can spend less and the implications of taking on additional debt.

Money Matters For Seniors (1.5 Hours)

You’ve worked hard to get where you are, so it’s important to protect your money and be aware of issues that may affect you now. Topics in this seminar include low-cost banking, investing, Powers of Attorney, dealing with requests for money, co-signing, basic estate planning, financial elder abuse and more. Get the knowledge you need to be in control of your financial life!

ABC’s Of Educational Savings (1.5 Hours)

This seminar is designed for parents with children under the age of 16. It examines the anticipated costs of post-secondary education in the future and the many savings options now available. Get an in-depth look at RESP’s, alternate savings programs, trust accounts, scholarships, bursaries and tips to get your children involved in their own savings program. Starting early will make a big difference!

The Joy of Money—Strategies for Couples (1.5 Hours)

Managing money effectively is challenging for anyone, but when two people are involved it can get downright explosive. Attend this session to help decide who should be treasurer, different ways to set up your accounts and issues that impact how you spend, save and work toward your financial goals together. A must for couples!

Looking Ahead – Saving for Retirement (1.5 Hours)

As we get older, it's frightening to discover that fewer than half of Canadians are adequately prepared for retirement! This seminar will help you determine how much you will need to retire and how much you'll need to save to get there. Discover the pros and cons of RRSP's, the importance of spousal plans, income splitting and naming beneficiaries. We will cover the concepts of Old Age Security, Canada Pension and other government and retirement programs. Whether you're 20 or 60, this information should be of interest!

Mentoring Your Clients (1 Day)

This full-day seminar is geared towards professionals advising their clients and communities on better money management. The topics of dealing with debt, consumer and creditor's rights, developing effective spending plans, credit reporting, and rebuilding credit are all covered. We provide extensive resources, ideas and approaches that participants can take with them to more effectively help others with money management.