

5 Steps to Build Your MONEY Smartz!





Needs vs. Wants

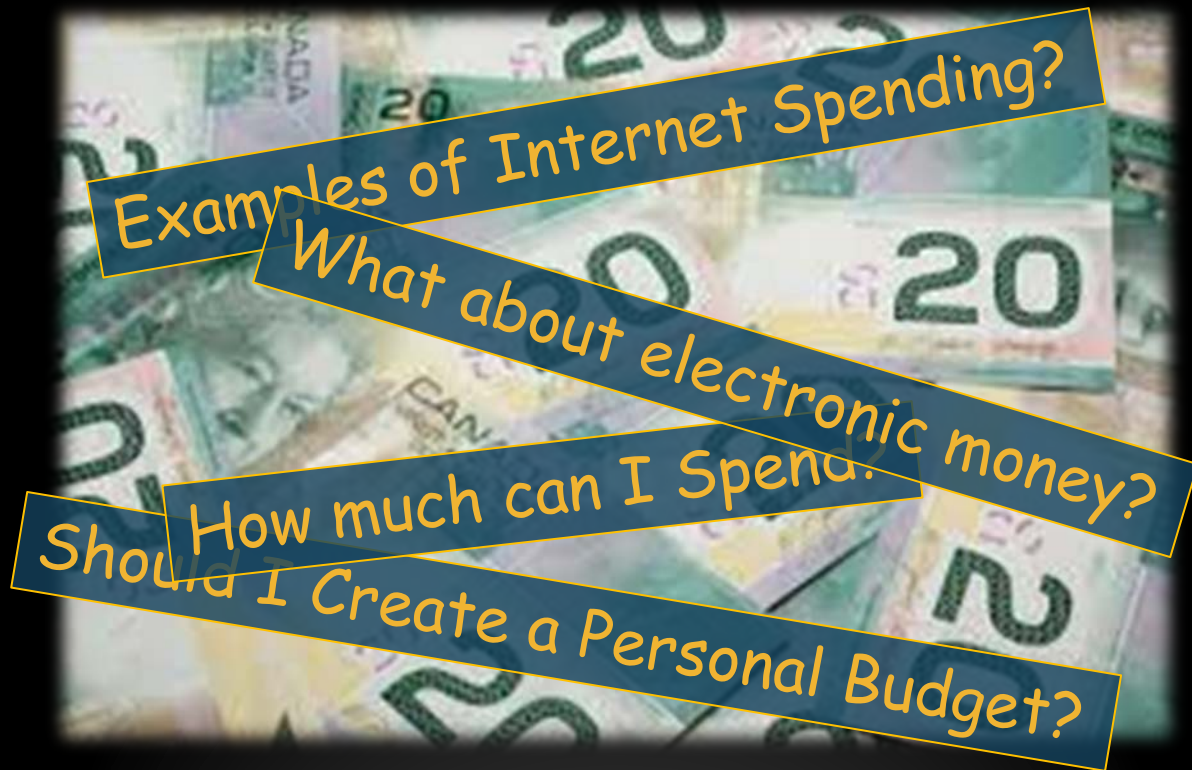


Priorities - 1,2,3

Stuff WE Buy...



What is Money?



What About Credit?



BEWARE!!

The Dark Side of Credit

Owing Money...

Can credit be good for you...?

Watch our for...
the **INTEREST!!**



Show Your MONEY Smartz!



- Consider more than one option
- Resist - "I must buy it now!"
- Realize - They are SELLING to us
- Ask lots of questions
 - read "the small print"
- Track expenses - Stick to your budget

Buying a Cell Phone

Why Do I Want One?
Contract or Prepaid?
Who are the sellers?
Features?
Warranty?
Read the 'fine print' !

Your Paycheque!



Anatomy of a Paycheque

Earnings		rate	hours	this period	year to date
Regular		21.5400	75.00	1,615.50	40,387.50
Vacation					1,615.50
Gross Pay				\$1,615.50	42,003.00
Deductions					
Statutory					
Federal Tax				-287.22	7,926.66
CPP				-22.23	1,861.20
EI					760.50
Other					
Full Deposit				-1,222.81	
Ltd				-16.71	448.78
Pension				-66.53	260.41
Net Pay				\$1,222.81	



Thank You!

Helpful Links

<http://www.fcac-acfc.gc.ca/eng/index-eng.asp>

<http://www.themoneybelt.gc.ca/theCity/>

<http://www.consumerinformation.ca>

<http://www.consumerhandbook.ca/en/>

<http://www.creditcards.ca/>

<http://www.insurancehotline.com/credit-card-finder>

<http://cmcweb.ca/eic/site/cmc-cmc.nsf/eng/fe00088.html>