CHARTERED PROFESSIONAL ACCOUNTANTS

LOW-INCOME CANADIANS STRETCHING YOUR DOLLAR SERIES

Session Overview

Stretching Into Savings

Audience: Those who want to learn how to save more and spend less

Outline:

- Why and how to save
- Setting savings goals
- Making a budget
- Ways to save
- Pay yourself first
- Investing your savings
- Resources
- Q & A

Learning Objectives for Participants:

- Learn to set savings goals
- Learn to create a budget to help develop a savings plan
- Realize that saving and reducing spending often go together to achieve success
- Learn how to invest savings to achieve savings goals.

Learning Materials:

- *Dreams for the future activity*
- *SMART Goals worksheet*
- *Tracking your income*
- *Monthly budget*
- *Needs vs. wants*
- *Finding Money activity*
- *Tips on negotiating a cheaper phone plan*
- *Glossary of terms*