

Financial Planning Resources



FEDERAL
INDIAN DAY
SCHOOL
CLASS ACTION

This document contains free, publicly accessible resources about financial planning and investing that you may find useful.

Courses:

McGill Personal Finance Essentials

This is a free financial literacy program from McGill University in collaboration with RBC and The Globe and Mail. While registration is required, all lessons are available for free online, covering topics such as: an introduction to personal finance, debt and borrowing, strategic budgeting, investing, real estate, and more.

How to access this program: This course is free to use. You must [register](#) with your name, email, age, and province/territory to access the 8 online learning modules and tests. You will receive a certificate upon successful completion.

Financial Literacy on Alison.com

Hosted on Alison, a global free online education platform, this financial literacy course includes lessons on saving, budgeting, debt, insurance, and retirement planning.

How to access this program: This course is free to use and will guide you through the main methods for managing your money, budget, and savings. [Registration is required](#) to access the 7 learning modules. Each module has a quiz and you will receive a certificate upon successful completion.

Your Financial Toolkit

Developed by the Financial Consumer Agency of Canada, this program provides basic information and tools to help adults manage their personal finances. The course includes 12 modules covering different financial literacy topics as well as tools to help put them into practice, including videos, interactive worksheets, quizzes, and case studies.

How to access this program: This course is free and you have 3 options for how to use the learning modules: 1) complete the entire program page by page, 2) use the left-hand menu to find topics of interest, or 3) try the [self-assessment tool](#) to find out what modules and tools could be useful for you based on your situation and needs.

Personal Finance

This is a course offered free of charge by Udemy.com. It is a simple, easy-to-understand course for anyone to become more in control of their personal finances. Learn how to shop smarter, how to budget, how to save, the basics of credit and debit cards, and an overview of retirement, investment, and student loans.

How to access this program: Visit the website and follow the instructions.

Introduction To Financial Literacy For Teens

This is a course offered free of charge by Udemy.com. The course is introductory in nature and discusses the world of financial decision-making and financial literacy. The course was created to help prepare learners with a foundational knowledge of finances and skills in financial decision-making.

How to access this program: Visit the website and follow the instructions.

Workshops:

CPA Canada's Financial Literacy Program

As a result of COVID-19, CPA Canada's workshops have shifted to an online format. This workshop covers topics ranging from basic skills, such as budgeting and managing credit, to more complex topics, such as building healthy balance sheets and dealing with lenders and investors for business. For those who do not have the technical means to join an online session, other free online resources are made available, including quizzes, fact sheets, and worksheets.

How to access this program: These sessions are provided for free in local communities and online resources are available for free [here](#). Currently, all CPA Canada financial literacy sessions originally scheduled for in-person delivery between March 16 and August 31, 2020 are cancelled. However, they do offer online sessions to host communities, which can be organized by contacting financialliteracy@cpacanada.ca.

Prosper Canada Learning Hub

Developed by Prosper Canada, a national charity dedicated to financial empowerment, this toolkit includes courses regarding financial coaching, money management, tax filing, budgeting and saving, and COVID-19-related financial information.

How to access this program: This toolkit is free to use and can be accessed by viewing any of the 8 resource topics.

Indigenous Financial Wellness

Developed by the AFOA (Aboriginal Financial Officers Association) Canada, the Indigenous Financial Wellness initiative focuses on developing financial skills to achieve one's life goals (physical, emotional, mental, and spiritual) and to maintain a state of wellness for individuals, family, and community. Indigenous Financial Wellness workshops include:

- Training to host a Community Volunteer Income Tax Clinic
- Dollars and Sense Financial Wellness Training for Youth
- Retirement Planning for All Audiences

How to access this program: These workshops are free and communities can reach out to AFOA to host a workshop by contacting their Financial Wellness team at: (866) 722-2362 or financialwellness@afoa.ca.

Workbooks/Readings:

All workbooks and reading are free to use and downloadable.

[Money Matters for Indigenous Peoples](#)

Developed by ABC Life Literacy Canada in partnership with TD Bank Group and the Government of Canada, this workshop was created to help increase financial literacy in Indigenous adults. The 13 workbooks cover topics such as: budgeting and spending plans, banking basics, credit and borrowing, and saving and RESPs.

[First Nations Financial Fitness](#)

Developed by the Indigenous Financial Literacy Committee in British Columbia, this program aims to help Indigenous peoples better their financial literacy. This easy-to-navigate Financial Handbook includes chapters covering a wide range of topics, including: what it means to be financially literate, cash flow, money traps, budgeting, credit, banking, taxes, and family finance.

[Financial Health and Wealth](#)

This financial literacy workbook was developed by the Native Women's Association of Canada for all Indigenous peoples. The workbook covers a variety of financial literacy topics, including: bank accounts, insurance, income, expenses, budgeting, planning, saving, scholarships and grants, credit and credit cards, car loans, housing, and taxes.

[It's All About the Money - Native Women's Association of Canada](#)

This is a student workbook from a financial literacy project developed by the Native Women's Association of Canada. It covers personal relationship to money, credit, managing money, savings and investment, application of learning, and reflection. Interesting ideas for interactive learning activities are included.

[The Game Plan](#)

From the Healthy Aboriginal Network, this graphic novel tells the story of Jake who runs into financial problems when he uses a payday loan to pay off his credit card. He learns about budgets, interest, fees, and penalties.

Applications and Calculators:

[Financial Literacy program on Incharge.org](#)

InCharge.org develops and distributes personal finance education, free of charge, to children and adults nationwide.

How to access this program: Going on the website, you will find a "Resource" tab along the top. Once there, you will be able to see a variety of calculators such as "how much I can afford" or credit card payoff calculators that give the user a better understanding of the "math" beyond day-to-day financial decisions.

In addition to these calculators, eBooks are available that can be downloaded to help improve and manage your credit score.

[Practical Money Skills](#)

Practical Money Skills is a free financial literacy program to help Canadians understand the fundamentals of money management. Created by Visa, the program offers money management resources including calculators, games, and lesson plans tailored for use by Canadian families and educators.