

Professional support

There are times when you may need professional help to manage your finances. Check the non-profit organizations around you. Some offer free financial programs and support.

A professional counsellor can help if your need for support is urgent. For instance, if you are having trouble paying back debt or paying the bills, you may wish to speak with a **credit counsellor**.

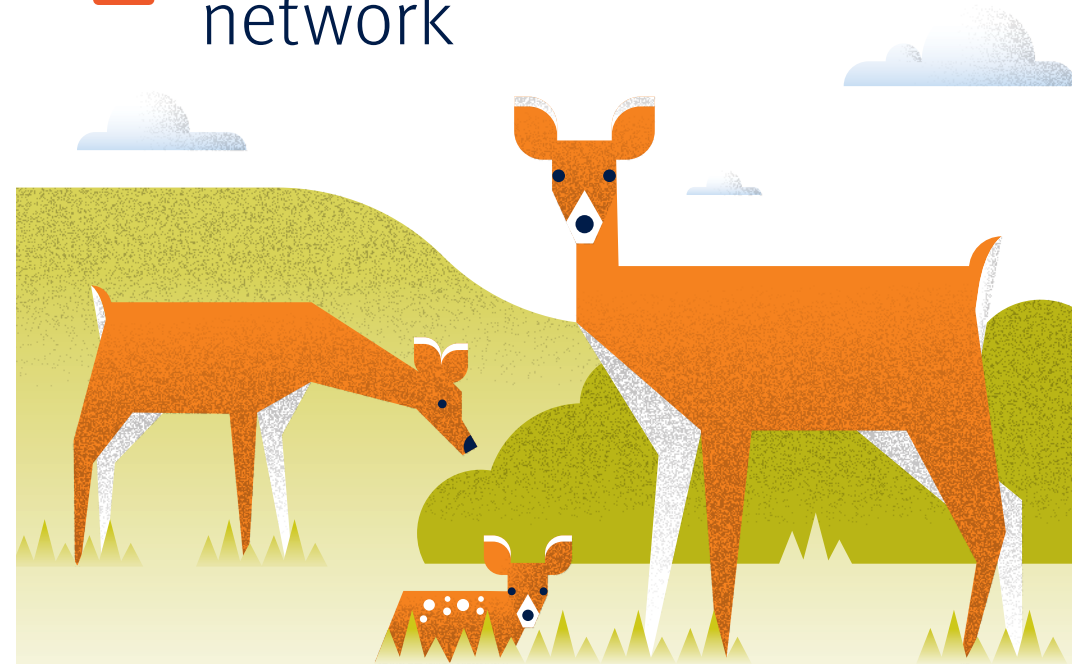
Community agencies have trained professionals who can help. They can give you information on saving and other financial literacy resources. Some have case workers who can meet with you if you need help managing money, applying for benefits or finding a job. For help finding a community social service near you, go to the **211 website** or dial 2-1-1- on your telephone. You can also find a list of financial empowerment organizations using the Prosper Canada **Financial Empowerment Directory** at learninghub.prospercanada.org.

A financial coach can help you with your financial goals. The coach works with you to identify and think through the challenges that you are facing. They can help you create an action plan. They can coach you as you practise your money management skills.

A social assistance case worker is an important person to speak to if you are receiving social assistance. It is possible to save money when you are on social assistance, but there may be rules about how much you can save. You may also be allowed to save in some types of accounts but not others. Every province or territory has its own rules. It is important to follow the rules if you do not want your payments to be affected.



03 Savings support network



Setting and reaching a goal can be challenging sometimes. It is normal to have setbacks. It is okay to ask for help. One of the keys to success is to prepare for challenges. Another is to know where to look for help.

This worksheet will help you think about how a support network can help you achieve your savings goals. Think about the people and resources around you and in your community. What information and help can they provide?




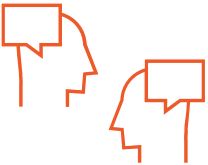


White-tailed deer have amazing senses of smell, sight, and hearing. They use these senses to alert other deer nearby. We all have times when we need to turn to others for help. A support network can help you succeed in your savings goals.

What kind of support might you need?

Think back to something you are proud of. You did it, but who supported you along the way? What type of help did they give?

If you did not get all the support you needed, what would have helped?

Here are some things you may need to achieve your savings goal:

 <p>Information about financial products, such as tools for making your savings grow</p>	 <p>Help to create or manage a budget</p>	 <p>Someone to help check if you are on track</p>
 <p>A trusted person to talk with about the challenges</p>	 <p>Someone who will encourage and motivate you if you get off track</p>	 <p>Check in with yourself to make sure you're getting the right help</p>

What I need for success

Think about the things you need for success with your savings goal. Then, think of someone in your support network who can help you with it.

Things I need for success	Who can help me with this

Your community has people and programs that can help you. They can help you free up some money in your budget so that you have more to save. There may be savings programs or other financial empowerment programs available. Try your local libraries, food banks, community health service centres, life skills workshops and employment, entrepreneurship, and asset-building programs.

Do a little research and write down some resources offered where you live. How might they help you?

Things I need for success	Who can help me with this