



## 3. Additional Resources

### **Additional Resources**

Managing your money involves increasing what is coming in and decreasing what is going out. Tracking your income and expenses, filing your taxes, taking advantage of community resources, and managing your debt are a few ways that help you manage your financial situation. We have looked at these concepts in the previous two modules. In this module, you have the option to look into additional resources for these topics.

Let's get started!

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- Saving and investing
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## **Main menu**

In the previous modules, you explored how you can maximize what is coming in and minimize what is going out. As you discovered, there are lots of ways to do this! In this module, you can focus on the areas that you want to learn more about. Each of these lessons has additional resources and material that you can browse and download.

## Budgeting

Tracking your income and expenses is just another way to talk about budgeting. There are many ways to budget and there are lots of tips and tricks to reducing your expenses. Take a look at the resources to see which ones work best for you.

<b>Topic</b>	<b>Description</b>	<b>Webpage link</b>
I want to know the 5Ws and H of budgeting.	Find answers to these questions: what, who, why, how, and when to budget.	<a href="https://learninghub.prospercanada.org/wp-content/uploads/2020/02/The-five-Ws-and-H-of-budgeting.pdf">https://learninghub.prospercanada.org/wp-content/uploads/2020/02/The-five-Ws-and-H-of-budgeting.pdf</a>
I want to know how to make a budget.	How to make a budget step by step.	<a href="https://learninghub.prospercanada.org/wp-content/uploads/2020/02/How-to-make-a-budget-step-by-step.pdf">https://learninghub.prospercanada.org/wp-content/uploads/2020/02/How-to-make-a-budget-step-by-step.pdf</a>
I want to compare different budgeting methods.	Explore the five different budgeting methods. See which one you like the best.	<a href="https://learninghub.prospercanada.org/wp-content/uploads/2020/02/Five-different-budgeting-methods.pdf">https://learninghub.prospercanada.org/wp-content/uploads/2020/02/Five-different-budgeting-methods.pdf</a>
I want to know how to track my income.	Track how much money comes into your household each month.	<a href="https://learninghub.prospercanada.org/wp-content/uploads/2018/02/02-TrackingYourIncome.pdf">https://learninghub.prospercanada.org/wp-content/uploads/2018/02/02-TrackingYourIncome.pdf</a>
I want to know how to track my expenses.	Learn to track your expenses weekly.	<a href="https://learninghub.prospercanada.org/wp-content/uploads/2018/02/03-TrackingYourSpending.pdf">https://learninghub.prospercanada.org/wp-content/uploads/2018/02/03-TrackingYourSpending.pdf</a>

I want to practice making a budget.	Use the worksheet to make a budget.	<a href="https://learninghub.prospercanada.org/wp-content/uploads/2018/02/05-MonthyBudgeting.pdf">https://learninghub.prospercanada.org/wp-content/uploads/2018/02/05-MonthyBudgeting.pdf</a>
I want to know when I need to review my budget.	Know the importance of reviewing your budget regularly.	<a href="https://www.getsmarteraboutmoney.ca/plan-manage/planning-basics/budgeting/when-to-review-your-budget/">https://www.getsmarteraboutmoney.ca/plan-manage/planning-basics/budgeting/when-to-review-your-budget/</a>
I want to determine if something is a need or a want.	Find out how to differentiate between needs that are urgent and important.	<a href="https://learninghub.prospercanada.org/wp-content/uploads/2020/05/FC-UrgentImportant-2020-May5-Fillable.pdf">https://learninghub.prospercanada.org/wp-content/uploads/2020/05/FC-UrgentImportant-2020-May5-Fillable.pdf</a>
I want to find ways to reduce my expenses.	Here are 10 ways you can trim expenses.	<a href="https://learninghub.prospercanada.org/wp-content/uploads/2020/02/Ten-ways-to-trim-expenses.pdf">https://learninghub.prospercanada.org/wp-content/uploads/2020/02/Ten-ways-to-trim-expenses.pdf</a>
I want to find money by reducing some of my expenses.	Find money by reducing your expenses.	<a href="https://learninghub.prospercanada.org/wp-content/uploads/2018/02/Activity_Sheet_5-3_Finding-money.pdf">https://learninghub.prospercanada.org/wp-content/uploads/2018/02/Activity_Sheet_5-3_Finding-money.pdf</a>
I want to know the habits of savvy spending and saving.	Get started with these 7 habits of savvy spending and saving.	<a href="https://learninghub.prospercanada.org/wp-content/uploads/2019/10/9b-FC-Seven-habits.pdf">https://learninghub.prospercanada.org/wp-content/uploads/2019/10/9b-FC-Seven-habits.pdf</a>
I want to know how I can manage increases in the cost of	Find tips to manage the increasing cost of living by budgeting for it.	<a href="https://www.getsmarteraboutmoney.ca/plan-manage/planning-basics/budgeting/inflation-and-your-household-budget/">https://www.getsmarteraboutmoney.ca/plan-manage/planning-basics/budgeting/inflation-and-your-household-budget/</a>

living using a budget.		
I want to explore my money priorities	Review this list to prioritize your spending.	<a href="https://learninghub.prospercanada.org/wp-content/uploads/2018/05/1d-FC-My-Money-Priorities.pdf">https://learninghub.prospercanada.org/wp-content/uploads/2018/05/1d-FC-My-Money-Priorities.pdf</a>

Next, let's look at additional resources for filing taxes.

## Filing taxes

Filing your taxes can help you to access benefits. Check out these resources to learn more about preparing and filing your taxes.

Topic	Description	Webpage link
I want to know the basics of filing taxes.	This resource will give you more information about income tax-related terms and concepts.	<a href="https://learninghub.prospercanada.org/wp-content/uploads/2019/02/TaxToolkit-DeductionsBenefitsCredits-October2019.pdf">https://learninghub.prospercanada.org/wp-content/uploads/2019/02/TaxToolkit-DeductionsBenefitsCredits-October2019.pdf</a>
I want to know why filing taxes is important.	Find out why you need to file your taxes and the advantages of filing a tax return.	<a href="https://learninghub.prospercanada.org/wp-content/uploads/2020/05/02.-Reasons-to-file-a-tax-return.pdf">https://learninghub.prospercanada.org/wp-content/uploads/2020/05/02.-Reasons-to-file-a-tax-return.pdf</a>
I want to know how I can prepare to file my taxes.	Learn what information and documents you need to prepare in advance for tax filing.	<a href="https://learninghub.prospercanada.org/wp-content/uploads/2018/02/07-PreparingforTaxFiling.pdf">https://learninghub.prospercanada.org/wp-content/uploads/2018/02/07-PreparingforTaxFiling.pdf</a>
I need help filing my taxes.	Find a free tax clinic around you.	<a href="https://www.canada.ca/en/revenue-agency/campaigns/free-tax-help.html">https://www.canada.ca/en/revenue-agency/campaigns/free-tax-help.html</a>

Next, let's look at additional resources on benefits and credits.

## Benefits and credits

Benefits and credits can help you increase your income. The Benefit wayfinder tool can help you find out what benefits and credits you are eligible for. There are also some handouts for you to explore specific types of benefits and credits.

<b>Topic</b>	<b>Description</b>	<b>Webpage link</b>
I want to access the benefits wayfinder tool.	Use this link to help you understand which benefits you are eligible for and how you can apply them.	<a href="https://benefitswayfinder.org/">https://benefitswayfinder.org/</a>
I want to know about common benefits.	Know about the common benefits and their features.	<a href="https://learninghub.prospercanada.org/wp-content/uploads/2020/05/02.-Common-Bene-and-Credits.pdf">https://learninghub.prospercanada.org/wp-content/uploads/2020/05/02.-Common-Bene-and-Credits.pdf</a>
I am a newcomer to Canada.	Find out what benefits are available if you are new to Canada.	<a href="https://www.canada.ca/en/revenue-agency/services/tax/international-non-residents/individuals-leaving-entering-canada-non-residents/newcomers-canada-immigrants.html">https://www.canada.ca/en/revenue-agency/services/tax/international-non-residents/individuals-leaving-entering-canada-non-residents/newcomers-canada-immigrants.html</a>
I have a family and children.	Find out what benefits are available if you have a family and children.	<a href="https://learninghub.prospercanada.org/wp-content/uploads/2020/05/01.-Ben_Credits-for-families.pdf">https://learninghub.prospercanada.org/wp-content/uploads/2020/05/01.-Ben_Credits-for-families.pdf</a>
I want to know about disability benefits.	Find out what benefits you can receive under disability benefits.	<a href="https://disability.benefitswayfinder.org/">https://disability.benefitswayfinder.org/</a>



I want to know about retirement benefits.	Find out what benefits people who are 60 years old and above can get.	<a href="https://learninghub.prospercanada.org/wp-content/uploads/2020/05/Ben_Credits-for-seniors.pdf">https://learninghub.prospercanada.org/wp-content/uploads/2020/05/Ben_Credits-for-seniors.pdf</a>
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Next, let's look at community resources.

## Community resources

Taking advantage of community resources can help you to save money and provide you with useful services and support. This list can help you find the resources available in your community.

<b>Topic</b>	<b>Description</b>	<b>Webpage link</b>
I want to look for food banks near me.	Find your nearest food bank.	<a href="https://foodbankscanada.ca/find-a-food-bank/">https://foodbankscanada.ca/find-a-food-bank/</a>
I want to look for thrift stores near me.	Find thrift stores near you using the webpage link below. You can also find second-hand shops and thrift stores by googling "thrift stores near me."	<a href="https://thriftstore.ca/locations/">https://thriftstore.ca/locations/</a>
I want to look for tool lending libraries near me.	Find tool-lending libraries near you.	<a href="https://wrwcanada.com/en/get-involved/resources/swap-share-repair-themed-resources/tool-libraries-sharing-depots-canada">https://wrwcanada.com/en/get-involved/resources/swap-share-repair-themed-resources/tool-libraries-sharing-depots-canada</a>
I want to look for community health centres near me.	Find your nearest community health centre.	<a href="https://health.gov.on.ca/en/common/system/services/chc/locations.aspx">https://health.gov.on.ca/en/common/system/services/chc/locations.aspx</a>
I want to look for free tax clinics near me.	Find a tax clinic that can help you file your taxes for free.	<a href="https://www.canada.ca/en/revenue-agency/campaigns/free-tax-help.html">https://www.canada.ca/en/revenue-agency/campaigns/free-tax-help.html</a>
I want to look for a job bank or employment centre near me.	Find the nearest employment centre.	<a href="https://on.jobbank.gc.ca/findajob/employment-centres">https://on.jobbank.gc.ca/findajob/employment-centres</a>

<p>I want to know what courses or training programs I can take through the employment insurance program.</p>	<p>Explore courses offered through the employment insurance program.</p>	<p><a href="https://www.canada.ca/en/employment-social-development/programs/ei/ei-list/courses-training.html">https://www.canada.ca/en/employment-social-development/programs/ei/ei-list/courses-training.html</a></p>
<p>I am a newcomer to Canada and I want to find settlement services near me.</p>	<p>Find your nearest settlement services.</p>	<p><a href="https://ircc.canada.ca/english/newcomers/services/index.asp">https://ircc.canada.ca/english/newcomers/services/index.asp</a></p>
<p>I want to explore community and social resources available in Canada.</p>	<p>I want to explore the community and social resources available to me in Canada.</p>	<p><a href="https://211.ca/">https://211.ca/</a></p>

Next, let's look at saving and investing resources.

## Saving and investing

If you are ready to save or invest, there are lots of tools and resources available to help you get started. First, you might want to explore reasons and tips for saving. Then you can learn more about types of saving and investing accounts.

<b>Topic</b>	<b>Description</b>	<b>Webpage link</b>
I want to know the importance of saving.	Find out the advantages of saving.	<a href="https://learninghub.prospercanada.org/wp-content/uploads/2020/09/SWS-01-ImportanceSaving-Fillable.pdf">https://learninghub.prospercanada.org/wp-content/uploads/2020/09/SWS-01-ImportanceSaving-Fillable.pdf</a>
I want to create a saving goal.	Learn how you can come up with a saving goal.	<a href="https://learninghub.prospercanada.org/wp-content/uploads/2020/09/SWS-02-SavingsGoal-Fillable.pdf">https://learninghub.prospercanada.org/wp-content/uploads/2020/09/SWS-02-SavingsGoal-Fillable.pdf</a>
I want to know how to save for emergencies.	Find out why you need to prepare for emergencies, how you can build your emergency fund and where you can save it.	<a href="https://learninghub.prospercanada.org/wp-content/uploads/2020/09/SWS-04-Emergencies-Fillable.pdf">https://learninghub.prospercanada.org/wp-content/uploads/2020/09/SWS-04-Emergencies-Fillable.pdf</a>
I want to know how to save if I have unstable income.	Find out how you can set aside savings even if you have an unstable income.	<a href="https://learninghub.prospercanada.org/wp-content/uploads/2020/09/SWS-05-UnstableIncome-Fillable.pdf">https://learninghub.prospercanada.org/wp-content/uploads/2020/09/SWS-05-UnstableIncome-Fillable.pdf</a>
I want to know how to save for education.	Find out what government support is available if you want to save for education.	<a href="https://learninghub.prospercanada.org/wp-content/uploads/2020/09/SWS-06-EducationSaving-Fillable.pdf">https://learninghub.prospercanada.org/wp-content/uploads/2020/09/SWS-06-EducationSaving-Fillable.pdf</a>

I want to know how to save for retirement.	Find out how you can make sure you have money when you grow old.	<a href="https://learninghub.prospercanada.org/wp-content/uploads/2020/09/SWS-07-Retirement-Fillable.pdf">https://learninghub.prospercanada.org/wp-content/uploads/2020/09/SWS-07-Retirement-Fillable.pdf</a>
I want tips for saving.	Check out these 10 tips for saving money.	<a href="https://learninghub.prospercanada.org/wp-content/uploads/2020/02/Ten-savings-tips.pdf">https://learninghub.prospercanada.org/wp-content/uploads/2020/02/Ten-savings-tips.pdf</a>

Once you know what you are saving or investing for, it is important to understand the types of accounts and products available to you.

<b>Topic</b>	<b>Description</b>	<b>Webpage link</b>
I want to know the basics of investing.	Know when to consider investing, the different terms related to investing, and what you need to consider when investing.	<a href="http://investingfundamentals.ca/">http://investingfundamentals.ca/</a>
I want to know if investing is the right choice for me.	Ask yourself these 7 questions before you invest.	<a href="https://www.getsmarteraboutmoney.ca/invest/investing-basics/making-a-plan/7-questions-to-ask-before-you-invest/">https://www.getsmarteraboutmoney.ca/invest/investing-basics/making-a-plan/7-questions-to-ask-before-you-invest/</a>
I want to know about savings accounts.	Explore different kinds of savings accounts.	<a href="https://learninghub.prospercanada.org/wp-content/uploads/2020/08/3.-Introduction-to-savings-accounts.pdf">https://learninghub.prospercanada.org/wp-content/uploads/2020/08/3.-Introduction-to-savings-accounts.pdf</a>
I want to know about registered	Compare the different registered	<a href="https://learninghub.prospercanada.org/wp-content/uploads/2020/08/4.-Registered-savings-accounts.pdf">https://learninghub.prospercanada.org/wp-content/uploads/2020/08/4.-Registered-savings-accounts.pdf</a>

savings accounts.	savings accounts.	
I want to know about investment products available.	Find information about bonds, stocks, mutual funds, and ETFs.	<a href="https://investingintroduction.ca/en/#investment-products">https://investingintroduction.ca/en/#investment-products</a>
I want to know the differences between TFSA and RRSP.	Understand the main differences between TFSA and RRSP.	<a href="https://www.getsmarteraboutmoney.ca/invest/savings-plans/tfsas/the-top-6-differences-between-tfsas-and-rrsps/">https://www.getsmarteraboutmoney.ca/invest/savings-plans/tfsas/the-top-6-differences-between-tfsas-and-rrsps/</a>
I want to open an RESP.	Find out how to open an RESP.	<a href="https://www.getsmarteraboutmoney.ca/invest/savings-plans/resps/opening-an-resp/">https://www.getsmarteraboutmoney.ca/invest/savings-plans/resps/opening-an-resp/</a>
I want to open an RRSP.	Find out how to open an RRSP.	<a href="https://www.getsmarteraboutmoney.ca/planning/retirement-planning/rrsps/opening-an-rrsp/">https://www.getsmarteraboutmoney.ca/planning/retirement-planning/rrsps/opening-an-rrsp/</a>

Next, let's look at additional resources for debt management.

## Debt management

Managing your debt can be easier if you track it regularly and have a debt management plan to pay it off. These additional resources can help you manage your debt and pay it off faster.

Topic	Description	Webpage link
I want to know how my values affect my money priorities.	Understand your values and what's important to you.	<a href="https://learninghub.prospercanada.org/wp-content/uploads/2019/04/DWD1-YourMoneyPriorities.pdf">https://learninghub.prospercanada.org/wp-content/uploads/2019/04/DWD1-YourMoneyPriorities.pdf</a>
I want to know what I owe.	Learn how to track your debt easily.	<a href="https://learninghub.prospercanada.org/wp-content/uploads/2019/04/DWD2-WhatDoIOwe.pdf">https://learninghub.prospercanada.org/wp-content/uploads/2019/04/DWD2-WhatDoIOwe.pdf</a>
I want to know the steps to debt repayment.	Follow these steps to make debt repayment easier.	<a href="https://learninghub.prospercanada.org/wp-content/uploads/2018/02/Handout_8-4_Steps-to-debt-repayment.pdf">https://learninghub.prospercanada.org/wp-content/uploads/2018/02/Handout_8-4_Steps-to-debt-repayment.pdf</a>
I want to know what strategies can help me pay down debt.	Know what you need to consider to pay down your debt.	<a href="https://www.getsmarteraboutmoney.ca/plan-manage/planning-basics/managing-debt/strategies-to-pay-down-debt/">https://www.getsmarteraboutmoney.ca/plan-manage/planning-basics/managing-debt/strategies-to-pay-down-debt/</a>
I want to know how to get rid of debt.	Go through the 5 steps to get rid of debt.	<a href="https://www.getsmarteraboutmoney.ca/plan-manage/planning-basics/managing-debt/get-rid-of-debt/">https://www.getsmarteraboutmoney.ca/plan-manage/planning-basics/managing-debt/get-rid-of-debt/</a>
I want to make a debt action plan.	Find out what resources can help you manage your debt.	<a href="https://learninghub.prospercanada.org/wp-content/uploads/2019/04/DWD3-MakingDebtActionPlan.pdf">https://learninghub.prospercanada.org/wp-content/uploads/2019/04/DWD3-MakingDebtActionPlan.pdf</a>
I want to know what debt to pay off first.	Use this worksheet to write down what debts you currently owe and determine	<a href="https://learninghub.prospercanada.org/wp-content/uploads/2018/05/6a-FC-Debt-Pay-Off-Order.pdf">https://learninghub.prospercanada.org/wp-content/uploads/2018/05/6a-FC-Debt-Pay-Off-Order.pdf</a>

	what debt to pay off first.	
I want to know how to manage debt during an emergency.	Find out how to manage debt during an emergency.	<a href="https://learninghub.prospercanada.org/wp-content/uploads/2022/03/DebtBillsTips-2022.pdf">https://learninghub.prospercanada.org/wp-content/uploads/2022/03/DebtBillsTips-2022.pdf</a>

Next, let's look at additional resources about fraud and scams.



## Fraud and scams

Being knowledgeable and cautious is important if you want to avoid falling for scams and fraud. These resources can help you stay safe and protect your financial information.

<b>Topic</b>	<b>Description</b>	<b>Webpage link</b>
I want to know how to identify fraud and scams.	Find out about the common frauds and scams and how to identify them.	<a href="https://www.getsmarteraboutmoney.ca/protect-your-money/fraud/types-of-fraud/">https://www.getsmarteraboutmoney.ca/protect-your-money/fraud/types-of-fraud/</a>
I want to learn more about how to be cyber safe.	Find out more about cyber security and the simple steps you can take to protect yourself online.	<a href="https://www.getcybersafe.gc.ca/en">https://www.getcybersafe.gc.ca/en</a>
I want to know how to spot fake websites.	Find out how to check if a website is fake.	<a href="https://www.getsmarteraboutmoney.ca/protect-your-money/fraud/protecting-against-fraud/spotting-fakes-and-verifying-legitimate-websites/">https://www.getsmarteraboutmoney.ca/protect-your-money/fraud/protecting-against-fraud/spotting-fakes-and-verifying-legitimate-websites/</a>
I want to know how to protect my financial information.	Find out how you can keep your financial information safe.	<a href="https://www.getsmarteraboutmoney.ca/protect-your-money/fraud/protecting-against-fraud/checklist-protecting-your-financial-information/">https://www.getsmarteraboutmoney.ca/protect-your-money/fraud/protecting-against-fraud/checklist-protecting-your-financial-information/</a>
I want to know how to report fraud.	Find out what you need to do if you fall victim to fraud and who to report to.	<a href="https://www.getsmarteraboutmoney.ca/protect-your-money/fraud/reporting-fraud/">https://www.getsmarteraboutmoney.ca/protect-your-money/fraud/reporting-fraud/</a>
I want to know how to report a scam.	Find out what you need to do if you fall victim to fraud or a scam, and who to report to.	<a href="https://www.ontario.ca/page/report-scam-or-fraud">https://www.ontario.ca/page/report-scam-or-fraud</a>

<p>I want to know what to do if I'm a victim of fraud.</p>	<p>Find out how to contact the Canadian anti-fraud centre to report frauds and scams.</p>	<p><a href="https://www.antifraudcentre-centreantifraude.ca/index-eng.htm">https://www.antifraudcentre-centreantifraude.ca/index-eng.htm</a></p>
<p>I want to learn more about the different types of frauds and scams.</p>	<p>Find out more about the information you need to fight fraud and keep yourself, your family and your money safe.</p>	<p><a href="https://ised-isde.canada.ca/site/publications/en/publications/little-black-book-scams-2nd-edition">https://ised-isde.canada.ca/site/publications/en/publications/little-black-book-scams-2nd-edition</a></p>
<p>I want to learn more about the CRA scam.</p>	<p>Find out more about scams impersonating the CRA and stay up-to-date with the CRA's scam alert to help avoid scams that may target you.</p>	<p><a href="https://www.canada.ca/en/revenue-agency/corporate/security/protect-yourself-against-fraud/scam-alerts.html">https://www.canada.ca/en/revenue-agency/corporate/security/protect-yourself-against-fraud/scam-alerts.html</a></p>

Next, let's start to set some goals and next steps.

## Goal setting

Setting goals can help you focus on what you want to do. Just the act of writing something down helps! Here are some resources for creating and sticking to a goal.

<b>Topic</b>	<b>Description</b>	<b>Webpage link</b>
I want to create a long-term goal.	Explore the steps to create a long-term goal action plan.	<a href="https://learninghub.prospercanada.org/wp-content/uploads/2020/08/2.-My-long-term-goal-action-plan-fillable.pdf">https://learninghub.prospercanada.org/wp-content/uploads/2020/08/2.-My-long-term-goal-action-plan-fillable.pdf</a>
I want to look for tips to help me stick to my goal.	View tips to help you stay focused on your goals.	<a href="https://learninghub.prospercanada.org/wp-content/uploads/2020/08/6.-Seven-tips-to-help-you-stick-to-your-goals.pdf">https://learninghub.prospercanada.org/wp-content/uploads/2020/08/6.-Seven-tips-to-help-you-stick-to-your-goals.pdf</a>
I want to explore goal setting for managing my debt.	Explore goal setting to help you manage your debt.	<a href="https://learninghub.prospercanada.org/wp-content/uploads/2018/02/Activity_Sheet_8-8_Goal-setting.pdf">https://learninghub.prospercanada.org/wp-content/uploads/2018/02/Activity_Sheet_8-8_Goal-setting.pdf</a>
I want to explore goal setting for savings.	Explore goal setting to help you save.	<a href="https://learninghub.prospercanada.org/wp-content/uploads/2018/02/Activity_Sheet_5-11-Goal-setting.pdf">https://learninghub.prospercanada.org/wp-content/uploads/2018/02/Activity_Sheet_5-11-Goal-setting.pdf</a>

For your continued learning, we have created a glossary of key terms you may hear when talking about money.

## Glossaries

These glossaries contain some of the common terms around money and money management.

<b>Topic</b>	<b>Description</b>	<b>Webpage link</b>
Income and taxes	List of common terms used when talking about income and taxes.	<a href="https://learninghub.prospercanada.org/wp-content/uploads/2018/02/Handout_2-8_Glossary.pdf">https://learninghub.prospercanada.org/wp-content/uploads/2018/02/Handout_2-8_Glossary.pdf</a>
Budgeting	List of common terms used when talking about budgeting.	<a href="https://learninghub.prospercanada.org/wp-content/uploads/2018/02/Handout_3-12_Glossary.pdf">https://learninghub.prospercanada.org/wp-content/uploads/2018/02/Handout_3-12_Glossary.pdf</a>
Banking and financial services	List of common terms used when talking about banking and financial services.	<a href="https://learninghub.prospercanada.org/wp-content/uploads/2018/02/Handout_4-12_Glossary.pdf">https://learninghub.prospercanada.org/wp-content/uploads/2018/02/Handout_4-12_Glossary.pdf</a>
Saving	List of common terms used when talking about saving.	<a href="https://learninghub.prospercanada.org/wp-content/uploads/2022/12/Handout_5-13-Glossary.pdf">https://learninghub.prospercanada.org/wp-content/uploads/2022/12/Handout_5-13-Glossary.pdf</a>
Credit basics	List of common terms used when talking about the basics of credit.	<a href="https://learninghub.prospercanada.org/wp-content/uploads/2018/02/Handout_6-7_Glossary.pdf">https://learninghub.prospercanada.org/wp-content/uploads/2018/02/Handout_6-7_Glossary.pdf</a>
Credit reporting	List of common terms used when talking about credit reporting.	<a href="https://learninghub.prospercanada.org/wp-content/uploads/2018/02/Handout_7-13_Glossary.pdf">https://learninghub.prospercanada.org/wp-content/uploads/2018/02/Handout_7-13_Glossary.pdf</a>
Debt	List of common terms used when talking about debt.	<a href="https://learninghub.prospercanada.org/wp-content/uploads/2018/02/Handout_8-10_Glossary.pdf">https://learninghub.prospercanada.org/wp-content/uploads/2018/02/Handout_8-10_Glossary.pdf</a>

Consumerism	List of common terms used when talking about consumerism.	<a href="https://learninghub.prospercanada.org/wp-content/uploads/2022/12/Handout-9-15-Glossary.pdf">https://learninghub.prospercanada.org/wp-content/uploads/2022/12/Handout-9-15-Glossary.pdf</a>
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Congratulations! You've come to the end of the course.

## **Module completion**

Congratulations on completing this course! We hope these tools and resources will help you find ways to increase the money coming in and decrease what is going out so you can be more confident with managing your money. Remember these things may take time and effort, so don't give up! You can always come back and revisit these modules and resources whenever you need them.