


# Soaring with savings

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**Tips and tools  
to help you save**





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We are grateful to Momentum Community Economic Development Society and Family Services Greater Vancouver for their content consultation on this resource.



### **Prosper Canada**

Prosper Canada is a national charity dedicated to expanding economic opportunity for Canadians living in poverty through program and policy innovation. Prosper Canada works with partners in all sectors to develop and promote financial policies, programs, and resources that transform lives and help Canadians to prosper.

## Acknowledgement

This resource is one of a series of money management resources developed by Prosper Canada for people with low incomes in Canada. Inspired by the U.S. Consumer Financial Protection Bureau's "Booklets to help talk about money" series, Prosper Canada saw the value of creating simple, colourful and non-intimidating resources that incorporated animal imagery to make the daunting topic of money more accessible and engaging.

Our first resource, *Managing Your Money*, was developed specifically for Indigenous users in partnership with **Simon Brascoupé**, an Indigenous financial wellness expert and artist. This resource combined the use of imagery created by Simon with animal-related teachings about money that Simon had received from his community or drawn from his own observations of the natural world. Our subsequent booklets were developed for use by people with low incomes more generally in Canada and the animal teachings we used were drawn from non-Indigenous sources. However, we would like to gratefully acknowledge Simon's original work as the animating inspiration for the overall design and approach for the entire booklet series.

We would also like to acknowledge that, while many cultures use animal-related teachings, we have come to understand that animals play a uniquely central role in North American Indigenous cultures, spirituality, ways of knowing and understanding the world, how this knowledge is shared, and the clan structures that shape personal identities and affiliations. Consequently, animal teachings carry deep significance in Indigenous communities and formal protocols often govern who can share animal teachings, the process for obtaining these teachings, and the ways in which they can be communicated. Going forward, we will need to ensure we take these and other cultural factors into consideration as we develop our resources.

In this moment, when all people and organizations are called to actively advance healing and reconciliation in Canada, we are committed to deepening our organizational understanding of Indigenous cultures and to broader engagement and consultation with interested Indigenous stakeholders on the future design and use of our resources. We also look forward to continuing to build the partnerships and processes we need to ensure that future resources we develop are culturally appropriate and accessible for Indigenous learners.

# In this booklet

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## 2. Create a savings goal



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## 6. Saving for education



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# Dream after dream comes true - or rather is made true by persevering effort.

- L.M. Montgomery

## About this booklet

Saving is an important part of financial well-being. Saving money helps you manage short-term needs such as day-to-day spending. It protects you and your family during emergencies. It is the key to reaching your future hopes and dreams.

Maybe you are recovering from a hard time financially and re-starting your savings. Or maybe you are setting new goals, large or small. It is always a good idea to check your savings habits. Savings can give you peace of mind and the freedom to do the things you enjoy.

This booklet can help. It has worksheets to help you think through what kind of saving is important for you. It can help you create a plan for achieving your financial goals. This booklet will also help you learn more about savings plans and government supports for education and retirement.

Are you new to saving? If so, it would be worthwhile to complete the worksheets in the order that they appear. If you are already a saver, choose the worksheets that you need most right now.

We recommend that you work with a trusted financial coach or mentor. Look for resources in your community and professionals who can help. Talk about your savings goals with friends and family. But remember, nobody else needs to see the information on your worksheets unless you want them to.

The most important thing is to get started, so begin saving today!



# 01 The importance — of saving









**This worksheet will help you to think through your reasons to save.** Write them down. You can even draw pictures of your hopes and dreams! This can be a helpful first step in making plans.

The great blue heron is found across Canada. It adapts to its environment by eating a variety of food and migrating to different locations depending on the climate. Like the herons' journey, everyone's savings journey may look different. The most important thing is to take the steps that are best for you.

# My reasons to save

There are many reasons to save, and each person has their own reasons. What are yours?

Here are some examples of why people save:

 A new hobby	 An emergency or 'rainy day' fund	 Medical expenses
 Education	 Retirement	 A big-ticket item like owning a car or home

What are some things you would like to save for in the next month?

What are some things you would like to save for in the next year?

# Hopes and dreams

Think further into the future. What hopes and dreams do you have? Think about what you wish for your life, work, education, and family.

Draw a picture, use symbols, or write down your ideas.

What job do I want?

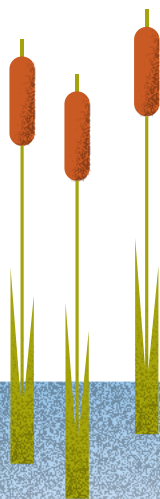
Where do I want to be in two years?

Who are the people I want to be around?

What home will I be living in?

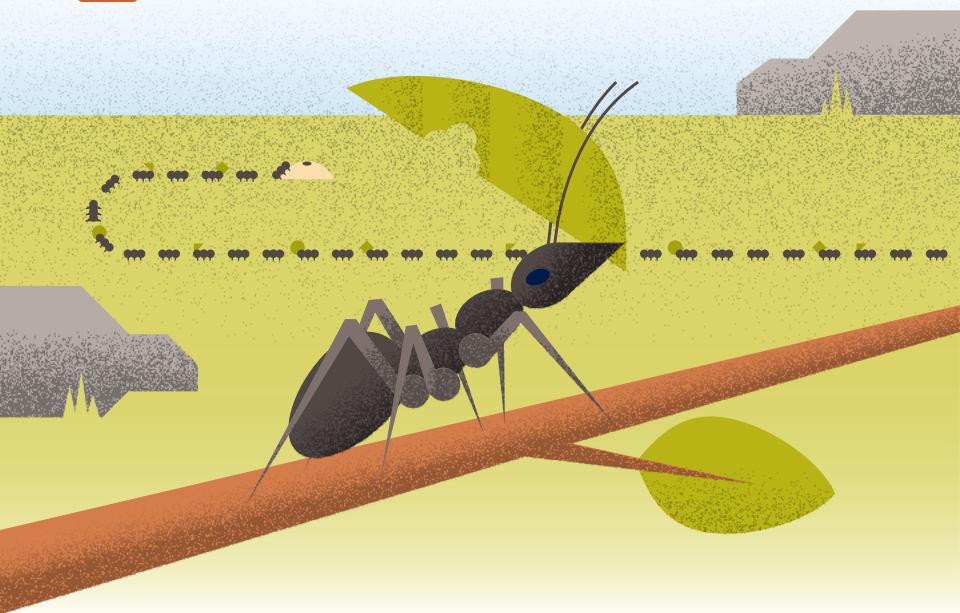
**How could saving help you to reach your hopes and dreams?**

**Think about at least one thing you can do right away to start saving and get closer to your dream. Could you make more money and save it? Could you spend less to build more savings?**





## 02 Create a savings goal



**To create a plan for reaching your hopes and dreams, you need to set goals.** Do not worry if you can only plan to save a little bit at first. The important thing is to get started. Then you will develop a good saving habit.

This worksheet will help you to plan out your savings goal. If you are saving for the first time, begin with a small goal that you can achieve in the next month. Reaching this goal will give you the confidence to keep saving. As time goes on, your goals can get bigger and longer-term.

Ants use their super strength and problem-solving skills to build complex nests, one grain of soil at a time. Even small steps will bring you closer to your savings goal.

# Setting a savings goal

## Be realistic

Think about just one goal you want to achieve.

**How much do you want to save for this goal?**

**How long can you save for it? When do you want to use the money?**

Now think about how realistic this goal is for you right now. Can you achieve it? If not, can you make some changes to make it more realistic?

**Write down your savings goal here:**

## Connect to your values

When our goals match up with what we believe in, we set ourselves up for success.

**Why is your savings goal important for you? How does it reflect your values and beliefs?**

## Break it up

When we have a big goal, it can mean saving for a long time. That can be hard to think about. Try thinking about a big, long-term goal as a series of smaller and shorter goals.

**For instance, how much will you need to save in a year?**

**Divide that number by 50. This is about how much you will need to save each week:**

# Set yourself up for success

## Look ahead. What are the challenges?

**Write down some challenges that may get in the way of your savings goal:**

**What are some things you can do now to help prepare for those challenges?**

## Make it automatic

Deciding to set aside money for savings each week takes a lot of energy. Many people find that it is easier to just make the saving automatic.

For instance, some people ask the bank to set up an automatic transfer. This puts a small part of each paycheck into a savings account. Some people use an automatic round-up debit card. When they buy something, the card rounds the amount up. The spare change gets automatically transferred to their savings account.

**What are some things you can do to make saving automatic?**

## Find a buddy

A friend or a support person can encourage you and help keep your saving on track. Talk with others who have similar goals. You can share tips and experiences.

**Who is someone you trust to share your goals with?**

## Review often

Keep track of how much you have saved. Life changes all the time, so adjust your saving if you have to. It is okay to have set-backs, as long as you are still checking your savings progress.

**How often will you check your savings?**

**What savings habits are working well for you so far?**

**What would you like to change?**

## Look at what you have achieved

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### Celebrate successes

Keep track of all the steps you are making toward your goal. Celebrate them! Find a way to share and celebrate your successes, no matter how small.

**When will you know that you have finished a step in your plan? Write down how you will celebrate this success:**

## Add to what you have achieved

Once you have reached your goal, keep going!

Think about what went well while you were working towards your goal. What was difficult? What habits would you like to keep? What might change as you continue your savings journey?

Most important, think about how good you felt when you met your savings target. You have what it takes to make a difference in your future.

Now, set a new goal for yourself and keep building your savings!

## 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:



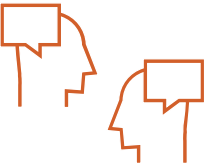
Information about financial products, such as tools for making your savings grow




Help to create or manage a budget




Someone to help check if you are on track



A trusted person to talk with about the challenges



Someone who will encourage and motivate you if you get off track



Check in with yourself to make sure you're getting the right help

# 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

# Professional support

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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](http://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.



## 04 Saving for emergencies



**Emergencies happen to everyone and they often come with unexpected costs.**

A monthly bill might suddenly increase. An urgent home repair might come up. Someone in the family might get sick and need extra support. We cannot predict what the emergency might be.

But we can be ready for it if we put aside some savings in an emergency fund. Even \$500 can protect you from taking on more debt. That saves you money in the long run.

This worksheet will help you prepare for unexpected expenses.

**A turtle defends itself with its shell that it carries everywhere. We can build our own, every-day protection by putting aside some savings for emergencies.**

100%

- Loss of employment
- Change in family situation
- Emergency childcare
- Household repairs
- Medical expenses
- Pet care
- Transportation
- Fines and fees
- Others:

Unexpected expense	Cost
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
Total amount I will need to save:	\$



# Where to keep your emergency fund

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Try not to touch your emergency fund unless you really need it. Think about setting it aside in an account that is separate from your chequing account that you use for every-day spending. This way you will be less tempted to use the money for other things.

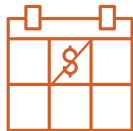
Most banks and credit unions call this a savings account. They have many benefits:



**They are safe places to put your money.**



**You can earn interest.**



**There are usually no monthly fees.**



**There is usually no minimum amount you need to keep in the account.**



**Most allow you to set up an automatic deposit from a chequing account.**

You can open a savings account at any bank or credit union. Different places will offer accounts with different features and interest rates. **Compare different accounts** to choose the right one for you.

Earmark emergency savings for unexpected expenses. Even if you do not have emergencies, keep on saving. Turn that fund into even larger savings.

## 05 Saving for unstable income



**Saving is a good habit to have no matter what your financial situation is.**

Saving becomes even more important if your income is unstable. Unexpected expenses and emergencies can be especially hard if they happen when money is low.

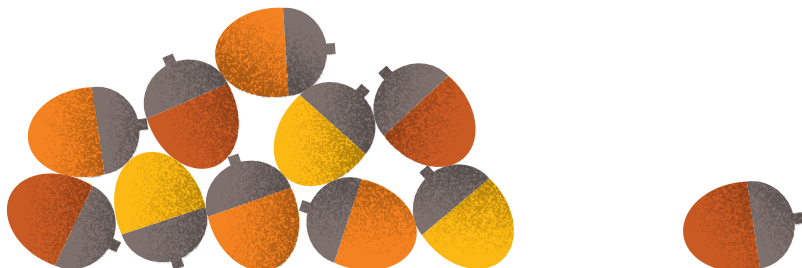
Plan to save more when more money is coming in. Find ways to trim your spending when money is tight. This worksheet will help you think that through.

Squirrels gather and store nuts for the winter. Saving when times are more plentiful can help you prepare for the leaner times.

# When will you have money that you can set aside?

Think about the times when you have more money coming in. For instance, some people do seasonal work and have more money then. Some people receive benefit payments once a month. Some people get a tax refund or government rebate once a year.

Use the table below to map out when you expect to receive money, how much you receive, and how much you can set aside for savings



Source of income	When I expect to receive the income	Amount I expect to receive	Amount I can set aside for saving
Example: Tax refund	June 1	\$1,000	\$100
Employment		\$	\$
Self employment		\$	\$
Government benefits such as Canada Child Benefit, GST/HST credit		\$	\$
Disability benefits		\$	\$
Tax refund		\$	\$
Other:		\$	\$
Other:		\$	\$
Total amount I can put aside for saving:			\$

# Ways to manage cash flow

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A good way to start managing your money is to track what comes in and what goes out. This is called cash flow.

If your income is unstable, cash flow can be an issue. Here are some ideas to help even out your cash flow so that you do not add to your debt.

## Look for ways to make the most of your income

- If you do not work the entire year, think about having your employer adjust the tax they withhold on your pay. Your tax refund will be smaller but you will have more monthly income when you are earning. Just make sure that you do not end up owing tax money at the end of the year.
- You can also set your budget to match your low-earning times. Then, save any extra money you make during your higher-earning times.

## Look for ways to make expenses more regular

- Do you have bills you pay yearly, such as insurance? Try to split lump-sum payments into smaller, more frequent, payments. It makes them easier to manage.
- Consider switching utility rates such as heating to a fixed rate so that you pay the same amount every month.
- Set a budget for expenses like food and cell phone use, which can vary from month to month. It helps to place a limit on how much you will spend.
- Plan to pay your bills on the same day each month.

## Match up your payments with the timing of money coming in

- You can try to arrange a new due date for some bills. Try to pick a due date that falls right after pay day. This can help you pay your bills on time and avoid late fees.
- Set up automatic payments with your bank to help you make payments on time.

## 06 Saving for education



**Paying for university or college is hard for most people.** It is a good idea to start saving for a child early. Your money has time to grow, and the government of Canada helps you out.

You do this by opening a Registered Education Savings Plan (RESP). Banks and credit unions are RESP providers.

When you put money in, the government puts in some money as well. If you have a low income, you may get more money. Read more about these supports in the section titled “Government supports for education savings”.

You can invest the money so that it grows faster. You do not pay taxes on the money earned from interest or investing.

Having an RESP will encourage your child to stay in school because they have money saved up for their education. They will not be so scared about having to borrow and carry a big debt later.

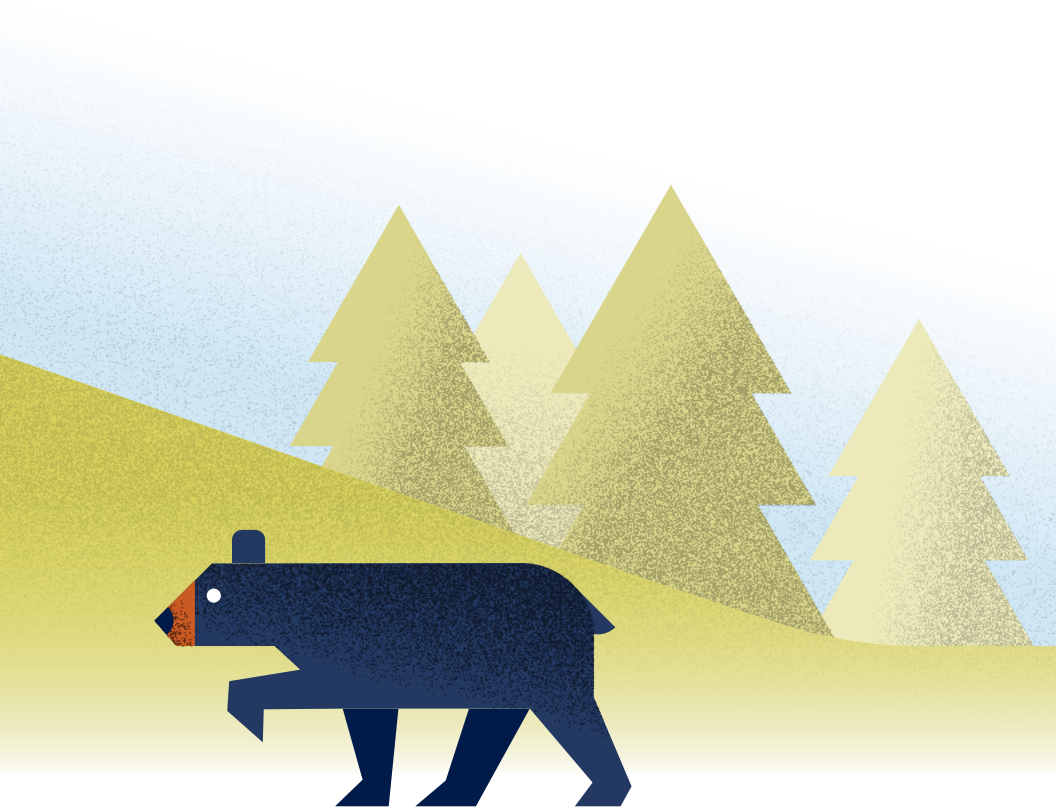
Use this worksheet to plan out the steps to opening an RESP.

**Bear cubs stay close to their mother for the first part of their life, learning skills for survival. Saving early for your child’s education can increase their chance of staying in school and gaining skills for their future.**

# My RESP action plan

<p><b>1. What I need to open an RESP:</b></p> <p>My Social Insurance Number (SIN)</p> <p>My photo ID</p> <p>My child’s SIN</p> <p>My child’s birth certificate, Canadian citizenship card, or permanent residence card</p>	<p><b>2. The plan I want or have:</b></p> <p>Individual RESP</p> <p>Family RESP (if you are saving for more than one child)</p>	<p><b>3. The grants and bonds I qualify for and how much I should receive:</b></p> <p>*Canada Learning Bond (CLB)</p> <p>\$</p> <p>*Canada Education Savings Grant (CESG)</p> <p>\$</p> <p>(based on the amount you put in the RESP)</p> <p>Provincial grants and bonds:</p> <p>\$</p>	<p><b>4. Choose a place to open your account:</b></p>
<p><b>5. How I will set money aside to put in the RESP:</b></p> <p><b>Tip:</b> Look at your budget. When do you have money coming in that you could set aside for education savings?</p>	<p><b>6. How much and how often I will put money in:</b></p> <p><b>Tip:</b> With a bank RESP you can put in as much or as little as you want.</p>	<p><b>7. How I will keep track of how my account is growing:</b></p>	<p><b>8. Contact information for my RESP provider:</b></p> <p>Date and time of our meeting:</p> <p><b>Tip:</b> Make a list of any other questions you want to ask during your visit.</p>

\*For more information on the CLB and CESG, see the section titled “Government supports for education savings”.



# Government supports for education savings

Government supports are available to help you save for education. You can receive them by opening a Registered Education Savings Plan (RESP).  
The **Canada Learning Bond** (CLB) is a federal government grant. It is a special grant for children from families with low income. **You do not need to put any money into the RESP for your child to receive the Canada Learning Bond.** All you have to do is open the account.  
**The Canada Education Savings Grant** (CESG): When you put money into your child's RESP, the government

of Canada will match a portion of what you put in each year. Children from all family incomes get the basic grant. Children from families with low- to moderate-income get some more money on top of that.  
If you live in Saskatchewan or British Columbia, you may be able to get **support from the provincial government** as well.  
Use this worksheet to plan out how to apply for the Canada Learning Bond (CLB).

## My CLB checklist

### 1. I have checked that my child:

- |                                     |   |
|-------------------------------------|---|
| Is born on or after January 1, 2004 | My child's SIN                            |
| Lives in Canada                     | Has a valid Social Insurance Number (SIN) |

### 2. I have gathered the following information:

- |                |                               |
|----------------|-------------------------------|
| My SIN         | My child's birth certificate, |
| My photo ID    | Canadian citizenship card, or |
| My child's SIN | permanent residence card      |

### 3. I have gone to a bank or credit union and:

- |  |                              |
|--|------------------------------|
| Opened a RESP  | Asked for and filled out the |
| Named my child as the person receiving the money (the beneficiary) in the RESP | CLB application form(s)      |

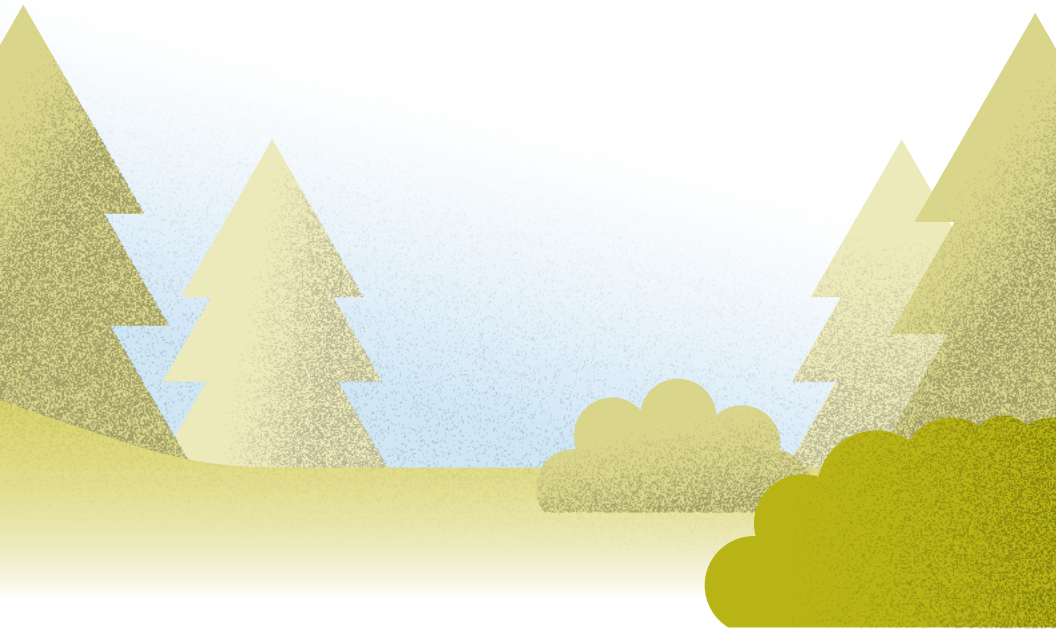
### 4. I have called or visited the bank or credit where I opened the RESP and:

- |  |   |
|--|---|
| Checked that they have help me apply for the CLB | Asked when and how I can make sure I have received my CLB payment |
|--|---|

## Important dates

I will open an RESP and apply for the CLB at a bank or credit on (date) at (time).  
I will check that I have received my CLB payment on (date).





## RESP tips

### Tips

- Call your bank after your RESP is open to make sure they have helped you apply for the CLB and other grants and bonds.
- Choose a financial institution you trust and find convenient. Check [the List of RESP Promoters on the government website](#) to make sure they can help you apply for the government supports you qualify for.
- Grants and bonds are usually deposited into your account once every year. The yearly contribution deadline is in December. You may want to set up yearly meetings with your RESP provider.



# 07 Saving for retirement



## Planning for retirement means thinking about:

- The lifestyle you would like to have later in life
- How much you need to save to live that lifestyle later
- What benefits you get in your retirement years, like Canada Pension and Old Age Security
- How to manage your money after you stop working or when you receive less income.

It is never too late to start saving. But the earlier you begin, the more your money will grow over time. Even small amounts can help to build a future.

Use this sheet to learn more about ways to save for retirement. Then, answer some short statements to decide whether a Registered Retirement Savings Plan (RRSP) or a Tax-Free Savings Account (TFSA) will be better for you.

**Robins choose their nesting sites carefully. They will make many trips each day to build their nest with grass and twigs. Their planning and care gives us the term 'nest egg'. Take some time to think about where to put your retirement savings. When it comes to building your nest egg, you need to stick with it.**

# Ways to save for retirement

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## Canada Pension Plan (CPP)

If you work in Canada, you can contribute to the Canadian Pension Plan. If you are employed, you and your employer both put money in. If you are self-employed, only you put money in. The government of Canada administers this plan. You must apply for CPP. You can apply as soon as age 60. Or you can delay your application and get more money. Whatever you decide, you must apply.

## Workplace savings plans

Some workplaces offer their own pension or savings plans to help their employees save for retirement.

## Tax-Free Savings Account (TFSA)

A Tax-Free Savings Account is a good place to put money for retirement savings or any other savings goal. Having a TFSA is very important if you are on a low income. Your money grows tax-free, even when you take it out.

Plus, having a TFSA does not affect the amount of benefits you receive from government programs. You can set one up where you do your banking.

## Registered Retirement Savings Plan (RRSP)

This is another kind of savings account for retirement. When you put money into an RRSP account, it reduces the amount of income tax you have to pay. But when you get older and take money out, you have to pay tax on what you have saved and earned.

An RRSP makes sense if you have a steady income and you want to reduce your taxes while you are working. When you retire, your income will shrink, so you will be able to handle the taxes on what you take out.

But if you are living on a low income and getting government benefits, an RRSP may not be the best choice for you. The government might reduce some of your benefits (this is called “claw back”) when you start cashing your RRSP.

## Registered Disability Savings Plan (RDSP)

This is a savings plan to help people with a disability to save for the long term. Just like other registered savings plans, it can hold savings and investments. If you qualify, the government will help you save by making payments into the account as well. This is called the **Canada Disability Savings Grant (CDSG) and Canada Disability Savings Bond (CDSB)**.

## Investing your money

You can invest money in a TFSA, RRSP or RDSP so that it earns more money than regular interest. But many investments come with higher risk. You might lose some or all of the money you have invested. A financial advisor can help you choose the types of investments that are right for you.

# Government benefits for seniors

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**Old Age Security (OAS)** is a government pension for Canadians aged 65 and older. You can receive OAS payments even if you have never worked and even if you are still working. You must live in Canada for at least 10 years since age 18 to qualify for OAS. You must apply to get OAS as soon as you turn 65.

The **Guaranteed Income Supplement (GIS)** is an additional amount you can receive on the OAS pension. It is for seniors who have a low income.



# Registered Retirement Savings Plan or Tax-Free Savings Account

Check yes or no to the statements below to help you decide whether to save in an RRSP or TFSA.

I am saving for other goals besides retirement.	Yes	No
I do not earn an income. <i>or</i> I earn little income.	Yes	No
I currently pay no income tax. <i>or</i> I currently pay little income tax.	Yes	No
I expect to receive the Guaranteed Income Supplement (GIS) for low-income seniors when I turn 65.	Yes	No

**If you answered yes** to most of the questions above, a TFSA may be the right savings account for you.

**If you answered no** to most of the questions above, an RRSP may be a good savings plan for you.

If you are not sure where to start, the TFSA is an ideal starting place for any large savings goal, including retirement.

## Check off the things you need to do to open a TFSA:

Contact your bank, credit union, or insurance company.

Give them your Social Insurance Number (SIN) and date of birth.

Ask if they need any other supporting documents.

Decide how much and how often you want to put money into your account.

# Resources: Learn more

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These resources are all recommended Canadian sites, but the list is not complete. Remember to search for provincial websites to find out more about services and benefits you can access where you live.

## Saving and financial goals

### Financial Consumer Agency of Canada (FCAC)

(<https://www.canada.ca/en/financial-consumer-agency.html>)

canada.ca/en.html › Money and finances › **Savings and investments**

canada.ca/en.html › Money and finances › Managing your money › Banking › **Opening a bank account**

### Get Smarter About Money

([www.getsmarteraboutmoney.ca/](http://www.getsmarteraboutmoney.ca/))

getsmarteraboutmoney.ca › Life events › **Getting an education**

getsmarteraboutmoney.ca › Life events › **Planning for retirement**

getsmarteraboutmoney.ca › Invest › Savings Plans › **RESPs**

getsmarteraboutmoney.ca › Invest › Savings Plans › **TFSAs**

### Open an RESP – MySmartFUTURE

(<https://www.mysmartfuture.org/ProsperCanada>)

## Government supports and registered savings plans

### Government of Canada

(<https://www.canada.ca/en.html>)

canada.ca/en.html › Benefits › Education planning and student aid › Education Savings › **Canada Learning Bond (CLB)**

canada.ca/en.html › Benefits › Education planning and student aid › Education Savings › **Canada Education Savings Grant (CESG)**

canada.ca/en.html › Taxes › Savings and pension plans › **Registered Education Savings Plans (RESPs)**

canada.ca/en.html › Taxes › Savings and pension plans › **Tax-Free Savings Accounts (TFSAs)**

## Online tools

### **Financial Consumer Agency of Canada (FCAC)**

(<https://www.canada.ca/en/financial-consumer-agency.html>)

canada.ca/en.html > Money and finances > Financial tools and calculators > **Bank Account Comparison Tool**

canada.ca/en.html > Money and finances > Financial tools and calculators > **Financial Goal Calculator**

## Professional and community resources

### **Financial Empowerment Directory – Prosper Canada**

(<https://learninghub.prospercanada.org/directory/>)

### **Find government and community based health and social services – 211.ca**

(<https://211.ca/about-211/>)

### **Getting help from a credit counsellor – Financial Consumer Agency of Canada (FCAC)**

(<https://www.canada.ca/en/financial-consumer-agency/services/debt/debt-help.html>)

## Notes

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