


Tips and tools
to help you save

Soaring with savings





Soaring with savings was made possible through the generous support of Immigration, Refugees and Citizenship Canada and the Investment Industry Regulatory Organization of Canada Investment Industry Regulatory Organization of Canada . We are also grateful to Momentum Community Economic Development Society and Family Services Greater Vancouver for their content consultation during the initial development of this resource.

This booklet has been updated in 2025 with funding from the Canadian Investment Regulatory Organization and the Financial Services Regulatory Authority of Ontario. Prosper Canada also thanks SEED Winnipeg, Sudbury Community Service Centre and Community Financial Counselling Services for their contributions to the updated edition.

Prosper Canada

Prosper Canada is a national charity **driving bold change** that enables more people to prosper. With government, business and community partners across Canada, we are **expanding life-changing financial empowerment services, innovating for greater inclusion and impact, and removing barriers to financial well-being** for people with low and modest incomes. Our goal is a Canada where everyone has the opportunity and support to achieve financial well-being and live with **dignity, stability, and possibility**.

Acknowledgement

Prosper Canada acknowledges that we live and work on the ancestral lands of First Nations, Inuit, and Métis Peoples. Our office in Tkaronto (the Mohawk name for Toronto) is situated upon the traditional territories of many nations, including the Wendat, Anishinabek Nation, Haudenosaunee Confederacy, Mississaugas of the New Credit First Nation, and Métis Nation. We are grateful to these Nations for their stewardship of this land and acknowledge our responsibility as settlers and newcomers to share and care for this land in the spirit of peace, friendship, and respect.

Learn more about **Prosper Canada's commitment to reconciliation** on our website.



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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 financial emergencies. It is the key to reaching your future hopes and dreams.

Maybe you are recovering from a hard time financially and re-starting to save. Or maybe you are setting new financial goals. 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 you to save. It has sections to help you think through what kind of saving is important to you and create a plan to

achieve 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 sections in the order that they appear. If you are already a saver, choose the **section** that you need most right now. If you want to fill out a section more than once, you can make

copies. For instance, you may want to make copies of your savings goals to share with your family or friends.

You may want to work with a trusted financial coach or mentor for support. Look for resources in your community and professionals who can help. Talk about your savings goals with friends and family. Remember: This is your private financial information. No one else needs to see your information unless you want them to.

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

01

The importance of **saving**

My reasons to save: This section will help you to think through your reasons to save.

When we think about saving, we often only think about what we are saving for, such as for a car, an emergency fund, or a home repair. Thinking about how saving can benefit our lives can help us to stay motivated.



No two saving journeys look alike as we all have different hopes and dreams for our future. The most important thing is to take the steps that are best for you.

Let's look at some of the benefits of **saving**.



Emergency fund

Having savings to pay for unexpected expenses, such as a car repair, helps reduce our stress.



Planning for old age

Saving money for when you are older can help pay for potential health costs. It gives us peace of mind and provides long-term financial security.



Education fund

Paying for post-secondary school can be expensive and can result in debt. Having savings will make going to school easier and reduces the amount of debt you will have. Having an education may help you find a better job that pays more.



Travel or new experiences

You may need or want to travel to visit your family. Or perhaps you want to explore

new places. Having savings can allow you to travel or experience new things, such as cultural events or new hobbies, which also helps us to grow and connect with others.



Help others/ create a legacy

If creating a legacy or helping others is important to you, saving your money in a high interest account or investing allows your money to grow. This will give you more money to help your family or community.

What are your dreams for the future? What are your reasons to save? You will be more motivated to save when you keep these things in mind. Think about your personal hopes and dreams, such as around work, education, family, and lifestyle. Draw a picture, use symbols, or write down your dreams for your life in the rectangle provided.

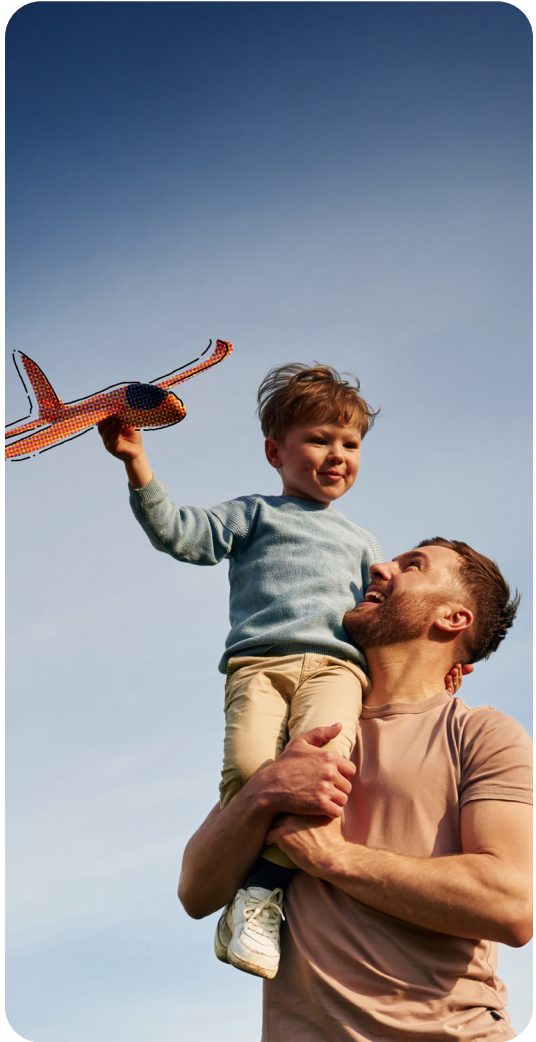
02

Create a **savings** goal

This section will help you

create a savings goal to help you achieve your hopes and dreams.

If you are saving for the first time, begin with a small goal that you can complete in the next month. Reaching this goal will help motivate you to keep saving. Eventually you can start to create larger, longer-term goals. Don't worry if you can only save a small amount. The important thing is to get started. Then you will develop good saving habits.



Starting to save can seem difficult at first. Just remember that even small steps will bring you closer to your savings goal.

Short to long term financial goals

The time it takes to reach your goals will depend on what you are saving for and how much money you can save. **Short-term** goals are smaller goals that you can reach quickly, such as a dinner out or a gift for a friend or family member.

Long-term goals may take a few months to a year to save for, such as upgrading an appliance. Other long-term goals may take many years to save for, like buying a car or saving for old age.

Everyone has different goals and may have different timelines.

Check the things you want to save for. Add things that are not on this list but that you want to save for in the spaces below.

Short term goals

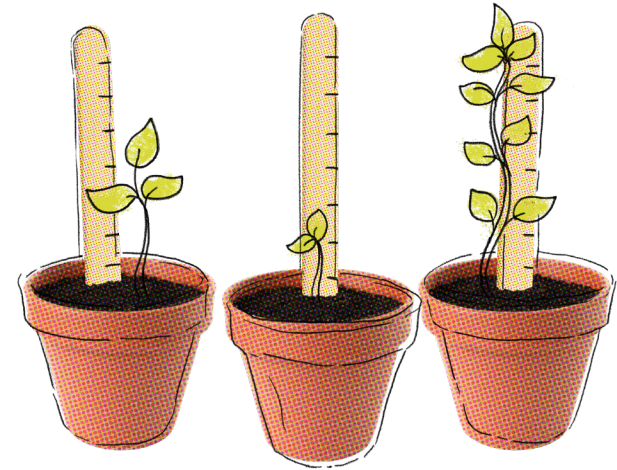
- Dinner out with friends
- A medicine-picking trip
- Enrolling in art classes
- A new outfit for a special event
- Participating in a Powwow or Sundance
- Travelling to visit family/ attend ceremonies
- Adopting a pet
- Starting a small business
- Emergency or rainy-day fund
- A new computer or cell phone
- Sending your child to camp over the summer

Long term goals

- Leaving money to your children, grandchildren, community
- A large asset (car, house)
- Financial security in old age

Which goal do you want to start with? Consider starting with a short-term goal that is easy to reach to help keep you motivated to save. Select one goal you wish to start saving for and place a star beside it.

Be sure the amount you say you can save is realistic, even if it is only \$10 per week.



Have you paid off your debts? If paying off debts is your main money goal, visit Prosper Canada Learning Hub. Look for the Dealing with Debt resource.

Setting a savings goal

Take the goal you placed a star next to in the previous section and add some details.

What do I want to save for? (short-term)

How much do I need to save each week/month?

When will I need the money? (Date)

What can I do to increase my savings?



Review the list below for some ideas for saving money. Check off the ones that might work for you. You may want to add them to the *Setting a savings goal* tracker on the previous page. Feel free to add your own ideas as well.

- Compare flyers when grocery shopping; price match, use coupons
- Buy secondhand items vs. new
- Eliminate subscriptions you are not using
- Use your public library for books etc.
- Unplug unused appliances and turn off lights
- Meal prep vs take-out
- Make your own coffee vs purchasing
- Review phone plans, car insurance to ensure you are getting the best deal
- Other: _____
- Other: _____
- Other: _____

Once you have reached your first short-term goal, keep going! You can start to think about longer-term savings goals like education or travel. Look back at your hopes and dreams in section 1 for ideas. You may not be able to start saving for them yet, but it is good to start thinking about them and what you will need to do to reach them.

Select one of your long-term goals and fill in the space below:

What do I want to save for? (long-term)

How much do I need to save each week/month?

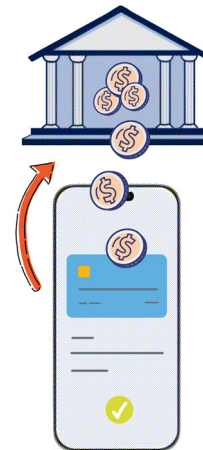
When will I need the money? (Date)

What can I do to increase my savings?

Set yourself up for success

There are ways to make saving a habit that can help you to be successful.

1. Make savings automatic: Saving can be challenging. Finding money to save at the end of the month is difficult. Often there is not much left over! Many people find that it is easier to just make saving automatic.



- **Your bank can automatically move a small part of your income into a savings account each month.**
- **At the end of each week collect all your change from coat pockets and purses and put it into a jar. At the end of the month, deposit this money into your savings account at the bank.**
- **Some people use an automatic round-up debit card. When they buy something, the card rounds the amount up to the next dollar amount which gets automatically transferred to their savings account.**



2. 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 if some weeks or months are harder or impossible to save, as long as you are still checking your savings progress regularly.

- I'll check my savings by: _____ (how)
- I'll check my savings every: _____ (how often)
- I'll use these tools to help me track my savings _____

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

I will celebrate my success by _____

Once you have reached your goal, keep going! Create a new goal to work on. 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 working towards your dreams!

Another important part of money goal setting is having support and knowing where to go to find it. Section 3 will help you to create your saving support network.

03

Create a support network



Setting and reaching a goal can be challenging. Sometimes things do not go as planned. 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 section 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? For help finding a community social service near you, go to the [211 website](#), or dial 2-1-1 on your telephone to find in-person and virtual services for housing, health care, financial counselling and more.

You're not alone in your savings journey. 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?

- Information about financial products, such as tools for making your savings grow
- Help to create or manage a budget
- Someone to help you keep on track or discuss challenges with
- Financial coach to help you along your journey and motivate you
- Financial literacy workshop or support group to learn more about saving
- Mental health support to deal with challenges
- Other: _____

What I need for success

Sometimes it helps to have someone you can talk with, or to cheer you on and help you achieve your goals. Think of people in your life (colleagues, family members, friends and neighbours) who can support you.

Or, you may need to look within your community for support. Try your local library, food bank, or community health service centre. A life skills workshop, employment program, or talks on how to become an entrepreneur may be helpful. If you don't find what you're looking for or if you live in a rural or remote community, check online. Many services are available virtually.

Use this table to list what kinds of support you need and who may be able to help you.

Things I need for success	Who can help me with this

Some of these professionals may also be able to support you:

- **Social assistance case worker:** If you are receiving social assistance, there may be rules about how much you can save. Speak to your case worker before starting to save.
- **Community agencies** have trained professionals who can provide free help. They can give you information on saving and other financial literacy resources. Some have case workers or certified financial coaches 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 resources on the [Benefits Wayfinder](#) under the Help tab.

- **Credit counsellors:** If you are having trouble paying back debt or paying the bills, you may wish to speak with a credit counsellor. They can help to consolidate your loans or refer you to a Licensed Insolvency Trustee if you require a consumer proposal or need to declare bankruptcy.

Saving for emergencies



Emergencies happen to everyone, and they often come with unplanned costs. This section will help you recognize these unplanned costs and prepare for the additional expense.

Saving towards an emergency fund is a good way to make sure you have money set aside for unexpected expenses.

Types of emergencies

An urgent home repair might come up. You may need to travel to care for family who are sick or in need. We cannot predict what the emergency might be, but we can avoid having to use a credit card or borrowing from others if we put aside some savings in an emergency fund. Even a small amount saved can reduce how much debt you take on as there will be some money available to put towards the expense.

Did you have any financial emergencies in the last year? Select all the ones below that happened to you:

- Urgent home repair
- Travel to care for family
- Car maintenance or repair
- Medical expenses that are not covered by health care
- Pet health emergencies
- Fines and fees such as parking violation or not paying taxes on time
- Loss of employment or income
- Other:

Planning ahead

There are times when we know we will soon need to repair or upgrade appliances, cars, clothing, or our living arrangements, etc. These are often high price items, so planning for them is important. Write down the things you know you'll need to purchase or repair soon.

Decide if they are:

- **Urgent/not urgent: Urgent** refers to needs that you cannot live without.
- **Important/not important: Important** refers to things in your long-term personal goal (or dream from section 1)

Next, place each item, one at a time, in one of the four boxes below. Include the estimated cost beside each item. This will help you set priorities for spending and planning and setting goals that are short term or long term. It can also help you see what spending is less important right now. Make sure to focus first on things that are both urgent and important.

Urgent – Important	Not urgent – Important
Urgent – Not important	Not urgent – Not important



Where to keep your emergency fund

Try not to use your emergency fund unless you really need it. It can help to put your emergency money into a separate savings account. This way you will be less tempted to use the money for other things.

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.

Savings accounts 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.

Saving on an inconsistent income

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

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

This section will help you find money to save when receiving inconsistent income.



Saving when times are more plentiful can help you prepare for the leaner times.

Managing your cash flow

Some people do seasonal work and have higher income at different times of the year. Others may receive

benefit payments once a month or community payments throughout the year. Some people get a tax refund or government rebate once a year.

Use the table below to write down when you expect to receive money, how much you may receive, and how much you hope to put into your savings.

Look out for “bonus money” such as money coming in from garage sales, selling items on Facebook Marketplace, or receiving a tax rebate.

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	<i>After filing taxes</i>	\$1,000	\$1,000
Employment		\$	\$
Self employment (include money from your beading business or snow shoveling)		\$	\$
Government benefits such as Canada Child Benefit, GST/HST Credit, community payments and treaty annuity payments		\$	\$
Disability benefits		\$	\$
Tax refund		\$	\$
Other		\$	\$
Other		\$	\$

Total amount I can put aside for saving: \$



Look for ways to make expenses more regular

- Do you have bills you pay yearly, such as car insurance or property taxes? Where possible, select to pay a smaller amount monthly instead of the entire amount once a year.
- Consider switching utility rates such as heating to a fixed rate

so that you pay the same amount every month.

- Set a limit for any expenses that can vary from month to month, such as eating out.

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.
- If you receive a large sum of money, consider paying some of your bills in advance.

Saving for education

This section will help you

save for education and guide you through the process of opening a Registered Education Savings Plan (RESP) and applying for the Canada Learning Bond (CLB).



Paying for university or college is challenging. The RESP is a dedicated savings plan for families to save money towards children's education after high school (for college, university, technical and vocational programs and more). There is no fee or charge to set up an RESP, but there may be investment fees. When you put money in, the government puts in some money

as well. If you have a low income, you may get more money.

You can invest the money so that it grows faster. You do not pay taxes on the money earned from the investments as long as the money stays in the account.

Banks and credit unions are RESP providers. Make sure to explore your options (think about how often you can contribute to

the plan, whether you'll be able to contribute the same amount each time etc.) and pay close attention to the terms of the plan and the fees that will be charged.

It is a good idea to start saving for a child's education early as this gives your money more time to grow. Youth aged 18 to 20 may open their own RESP.

Government supports for education savings

Government supports are available to help you save for education.

The [Canada Learning Bond](#) (CLB) is a federal government grant. It is a special grant for children from families with low incomes. 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 an account.

There is no fee to open an RESP. Beginning in 2028; the Government of Canada will automatically open an RESP for eligible children to receive the CLB. This will apply to children who are born in 2024 or later, have a valid SIN and who aren't already named as a beneficiary of an RESP by age 4.



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-incomes may get an additional grant.

If you live in Quebec or British Columbia, you may be able to get support from the provincial government as well.

RESP tips

- 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.

My RESP action plan

1. What I need to open an RESP:

- My Social Insurance Number (SIN)
- My photo ID
- My child's SIN
- My child's birth certificate, Canadian citizenship card, or permanent residence card

2. What plan I want to have:

- Individual RESP
- Family RESP (if you are saving for more than one child)

3. The grants and bonds I qualify for and how much I should receive:

- *Canada Learning Bond (CLB)
\$
- *Canada Education Savings Grant (CESG)
\$
(based on the amount you put in the RESP)
- Provincial grants and bonds
\$

4. Choose a place to open your account:

5. How I will set money aside to put in the RESP:

Tip: Look at your budget. When do you have money coming in that you could set aside for education savings?

6. How much and how often I will put money in:

Tip: With a bank RESP you can put in as much or as little as you want.

7. How I will keep track of how my account is growing:

8. Contact information for my RESP provider:

Date and time of our meeting:

Tip: Make a list of any other questions you want to ask during your visit.

If your child doesn't continue their education after high school, you have options. You can keep the RESP open as your child may choose to continue their studies later. You may transfer the RESP to another beneficiary or transfer it to your own RRSP. You can always close the RESP. Check for any taxes or fees if you choose to close the RESP.

My Canada Learning Bond (CLB) checklist

1. To receive the CLB, check that your child:

- Was born on or after January 1, 2004
- Is a resident of Canada
- Has a valid Social Insurance Number (SIN)
- Has an RESP open in their name
- Has a family income that meets the income eligibility requirements. [Check to see income levels.](#)

2. Next, gather the following information:

- Your SIN
- Your photo ID (check what forms of ID are acceptable at your bank or credit union)
- Your child's SIN
- Your child's birth certificate, Canadian citizenship card, or permanent residence card

Note: Need help with getting ID? Visit 211 to find an ID clinic near you.

3. Then, go to a bank or credit union (known as the RESP promoter) and:

- Open an RESP
- Name your child as the person receiving the money (the beneficiary) in the RESP
- Ask for and fill out the CLB application form(s) (the RESP promoter may be able to help you with this).

4. Follow up by calling or visiting the bank or credit union where I opened the RESP and:

- Check that they have submitted your CLB application
- Ask when and how you can make sure that the CLB payment has been received

Important dates

I will open an RESP and apply for the CLB at a bank or credit union on _____ (date) at _____ (time).

I will check that I have received my CLB payment on _____ (date).



Use this section to learn more about ways to save for retirement. Planning for retirement means thinking about:

- The lifestyle you would like to have later in life
- How much you need to save now to live that lifestyle later
- What benefits you will get in your retirement years, like Canada Pension Plan, Guaranteed Income Supplement 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 money. But the earlier you begin to save, the more time your money will have to grow.

Ways to save for retirement

Canada Pension Plan (CPP)

If you work in Canada, you can pay into the Canada Pension Plan (CPP). If you have a job, both you and your employer put money into the plan. If you're self-employed, you pay the full amount yourself. The Canadian government manages the CPP. At age 60, you can apply to start getting payments or wait until you are older and get larger payments.

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 (TFSA) is a good place to put your savings. You can use it to save for retirement or for any other savings goal. Your money will grow tax-free. Having a TFSA is very important if you are on a low income, as it will not affect the amount of

benefits you receive from government programs. You can set up a TFSA at a bank or credit union.

Registered Retirement Savings Plan (RRSP)

A Registered Retirement Savings Plan (RRSP) is a retirement savings account that helps you

pay less income tax while you're working. You pay tax later when you take the money out, usually in retirement when your income is lower. This works well if you have a steady income. But if you have a low income and get government benefits, taking money out later could reduce or "claw back" those benefits.

Registered Disability Savings Plan (RDSP)

A Registered Disability Savings Plan (RDSP) helps people with a disability to save for the long term. Similar to other registered savings plans, it can hold savings and investments. If you qualify for the RDSP,

the government will help you save by making payments into the account. This is called the [Canada Disability Savings Grant \(CDSG\)](#) and [Canada Disability Savings Bond \(CDSB\)](#).

Investing your money

You can put your money into a TFSA, RRSP, or RDSP to help it grow faster than in a regular savings account. But some types of investments are riskier, and you could lose some or all of your money. A financial advisor can help you pick the right investments for your situation.

[See Prosper Canada's Investing with interest booklet to learn more about the risks and benefits of investing.](#)

Government benefits for seniors

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

or 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, *or* I earn little income. Yes No

I currently pay no income tax, *or*
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

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](https://www.canada.ca/en.html) › Money and finances › [Savings and investments](#)
- [canada.ca/en.html](https://www.canada.ca/en.html) › Money and finances › Managing your money › Banking › [Opening a bank account](#)

Get Smarter About Money

www.getsmarteraboutmoney.ca/

- getsmarteraboutmoney.ca › Investing basics › [How RESPs work](#)
- getsmarteraboutmoney.ca › Managing your money › [Planning for retirement](#)
- getsmarteraboutmoney.ca › Investing basics › [TFSAs](#)

Native Women's Association of Canada (NWAC)

Financial capability workbook 1 for Indigenous women: Goal setting, mindset and savings

- <https://nwac.ca/> › Resources › [Search for Financial Capability workbook](#)

Government supports and registered savings plans

Government of Canada

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

- [canada.ca/en.html](https://www.canada.ca/en.html) › Benefits › Student aid and education planning › Open an RESP and apply for benefits › [Canada Learning Bond \(CLB\) and Canada Education Savings Grant \(CESG\)](#)
- [canada.ca/en.html](https://www.canada.ca/en.html) › Taxes › Savings and pension plans › [Registered Education Savings Plans \(RESPs\)](#)
- [canada.ca/en.html](https://www.canada.ca/en.html) › Taxes › Savings and pension plans › [Tax-Free Savings Accounts \(TFSAs\)](#)
- [Canada.ca/en.html](https://www.canada.ca/en.html) › Employment and Social Development Canada › Education › Education Savings › Resources for RESP Promoters › [Info Bulletins: RESP, CESG and the Canada Learning Bond](#)

Online tools

Financial Consumer Agency of Canada (FCAC)

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

- [canada.ca/en.html](https://www.canada.ca/en.html) › Money and finances › Financial tools and calculators › **Bank Account Comparison Tool**
- [canada.ca/en.html](https://www.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, or ID clinics – 211.ca**
- **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>

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