

MAKING MONEY WORK!

SIMPLE, PRACTICAL GUIDANCE TO UNDERSTANDING YOUR PERSONAL FINANCE.
WHAT ARE THE MUST DOS AND DON'TS AND HOW TO GROW YOUR PERSONAL WEALTH OVER TIME.

with

Hugh Kendrick
(Conuma Resource's Chief Sustainability Officer)



Week 1 INTRODUCTION

- The power of Compounding
- The Millionaire Next Door
- Wealthy vs Poor Mindsets



Week 2 BUDGETING

- Open vs Closed Circles
- Pay Yourself First
- Emergency Funds
- Budgeting Tips and Tricks
- Components of a Budget
 - Obligations, Needs and Wants
 - Income • Expenses • Net Worth



Week 3 & 4 INVESTING

- The best investment by far "Invest in Yourself"
- Types of Investments
 - Stocks • ETFs/Mutual Funds
 - Bonds • Gold
 - Commodities • Crypto
- Stock Market Investing
- Risk versus Reward
- The Four 'M's of Investing
- Icons of Investing



Week 5 THE WORLD OF DEBT

- The marketing of credit
- Credit Scores
- Car Loans – truths and myths
- Types of Credit
 - Mortgages • Credit Cards
 - Car Loans • Home Equity Loans
 - Payday loans • Personal Loans
 - Educational Loans
- Using Credit Cards versus Debit Cards
- The Amazing Power of Mortgage Acceleration



Week 6 TAXES & INSURANCE

- Different Types of Taxes in Canada
- Eight Top Tax Tips
- How Does Canadian Personal Income Tax Work?
- What Insurance do I really need?
- Different Types of Personal Insurance
 - Car insurance • Homeowner insurance
 - Medical insurance • Renter insurance

