

# 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





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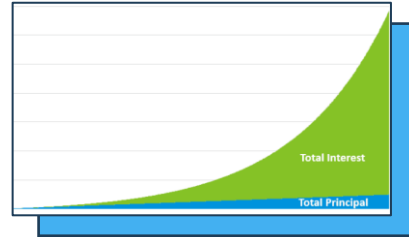
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Week  
**1**

## Introduction



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Week  
**2**

## Budgeting



- Open vs Closed Circles
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Week  
**3 & 4**

## Investing

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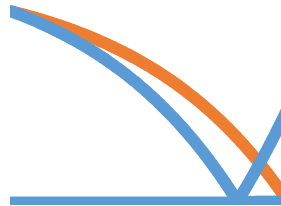
Week

5

## The World of Debt

- **The marketing of credit**
- **Credit Score**
- **Car loans**
- **Main Types of Credit**
  - Mortgages
  - Car Loans
  - Payday loans
  - Educational Loans
  - Credit Cards
  - Home Equity Loans
  - Personal Loans
- **Using Credit and Debit Card**
- **The Amazing Power of Mortgage Acceleration**

TRUTHS AND MYTHS



Week

6

## Taxes and 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
  - Medical insurance
  - Homeowner insurance
  - Renter insurance

