

RISING TIDE · FINANCIAL LITERACY SERIES

Investing 101

Growing and Protecting Our Wealth for the Future

Session 2 · Building on Saving & Staying Out of Debt

What is Investing?



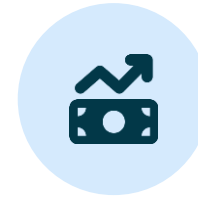
Saving

Keeping money safe in a bank for when you need it.



Investing

Putting money to work so it grows bigger over time.



Inflation

The rising cost of everyday things year after year.



The Goal: Beat inflation so your money keeps its power and grows faster than prices rise.

Are You Ready to Invest?

1

Pay off high-interest debt

Clear credit cards and other high-fee debt first.

2

Build your emergency fund

Set aside your \$1,000 safety cushion before you begin.

3

Use only extra money

Invest what you won't need for at least 3 to 5 years.



Secure your foundation first

Investing is for the long term. Only put
in money you can leave alone for 3 to
5 years or more.

How Does Money Grow?



Interest

A fee you are paid for letting a bank or borrower use your cash.



Dividends

A share of a healthy company's profits, sent to you for owning a piece of it.



Capital Gains

Buying an asset at a lower price and selling it later for more.

THE BIG IDEA

Compound Interest: The Money Snowball

1

Your money earns a little bit of profit.

2

That profit stays in the account.

3

Next year, your profit earns its own profit.

4

A small snowball becomes a giant one over time.

The power of leaving it alone

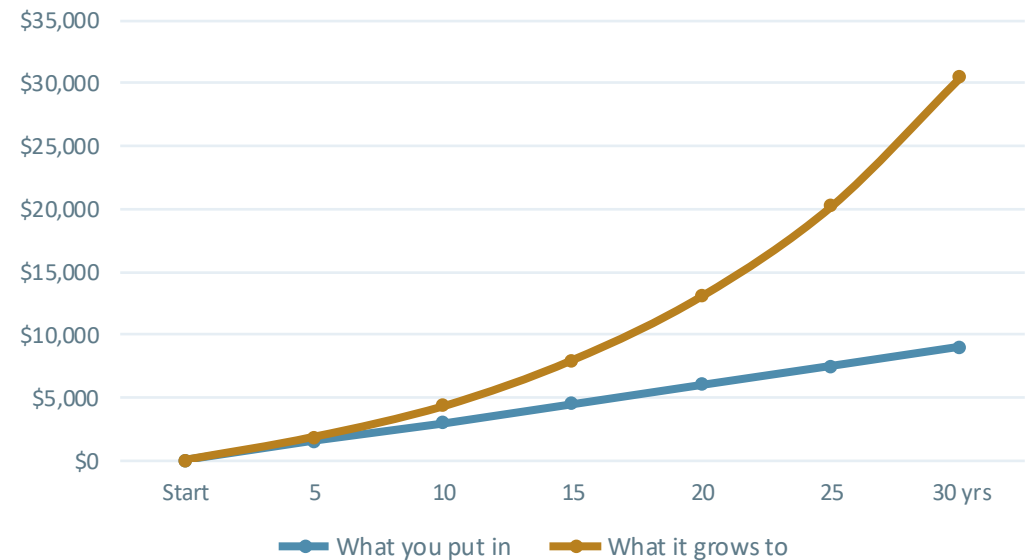
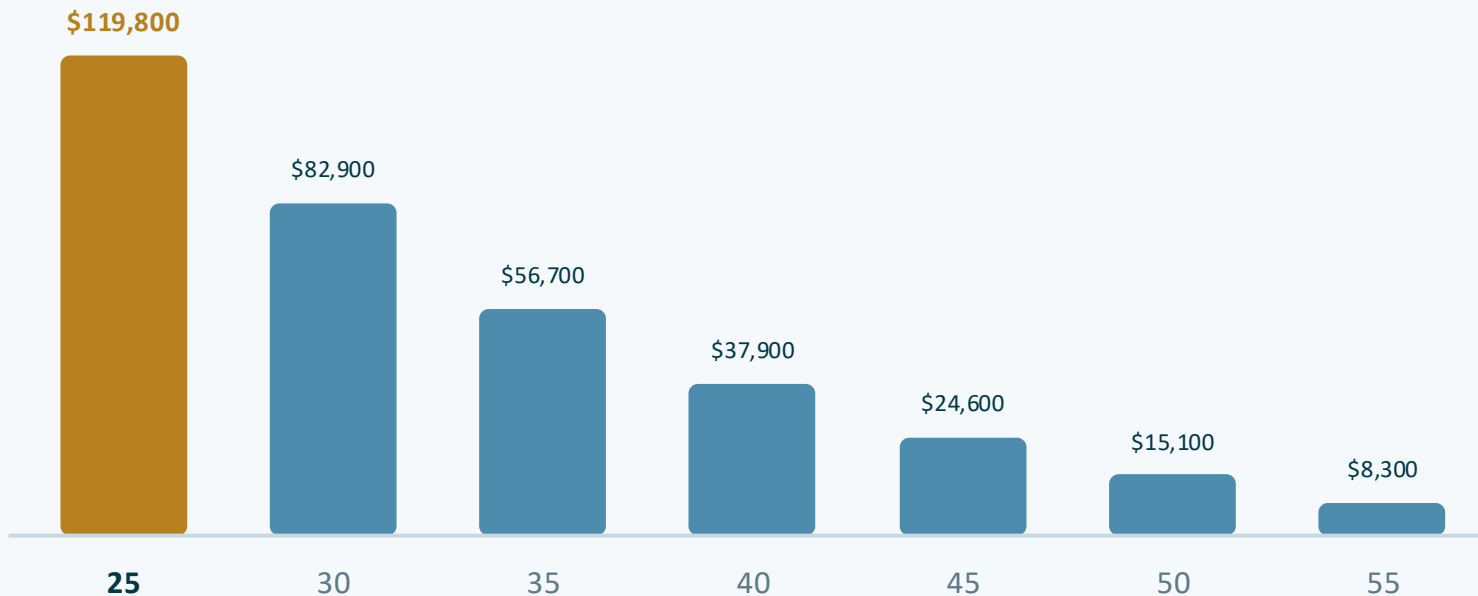


Illustration only: \$25 saved monthly at about 7% average annual return. Real returns vary.

Start Young — Time Does the Work

Estimated value at age 65, by starting age



THE COST OF WAITING

Start at 25 and \$50 a month could grow to about **\$120,000**.

Wait until 45 and the same habit reaches only about **\$25,000**.



Make it automatic: set a small amount to move to savings every payday, so you pay yourself first — before it gets spent.

Illustration only: \$50 saved monthly at about 7% average annual return, value at age 65. Real returns vary.

WHERE MONEY CAN GO

Three Common Investment Options



Lower risk

GICs

Lock money with a bank;
guaranteed growth. Very safe.



Medium risk

Bonds

Loan money to governments or
large companies for interest.



Higher risk

Stocks

Own a tiny piece of a real business
and share its success.

Lower risk, steadier

More risk, more potential reward

DON'T PUT ALL EGGS IN ONE BASKET

Protecting Your Investment



Risk

The chance that an investment could drop in value.



The Trap

Putting all your money into one single company.



The Fix

Spread your money across many different places.



Mutual Funds & ETFs

Think of these as giant baskets that hold tiny pieces of hundreds of companies at once. If one company fails, the others hold you up.

Keeping Your Money Safe from Taxes



TFSA

Tax-Free Savings Account

- No taxes on your growth
- No taxes when you take money out
- Flexible — use it at any age



RRSP

Registered Retirement Savings Plan

- Lowers your income taxes today
- Built for retirement and Elder years
- Grows sheltered until you withdraw



Free money alert: If your job matches your pension or Group RRSP contributions, put in enough to get the full match — it is part of your pay.

STAY SAFE

If It Sounds Too Good to Be True...



Beware anyone promising 'guaranteed huge profits.'



Avoid get-rich-quick schemes and crypto traps.



Real wealth is slow and steady — it takes time.



Your action step

**Talk to a trusted professional
at your local bank before you
invest.**

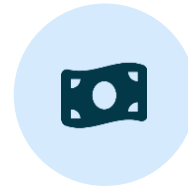
OUR NATIONS

Managing Community Wealth



Trust Funds

Money held by the Nation to grow for the future.



Per Capita Distributions

Direct cash payouts (PCD) to community members.



The Smart Move

Save or invest a portion the moment it arrives.



Protection

Guard this money against sudden spending choices.

Words to Know

Stock

A tiny piece of ownership in a real business.

TFSA

Tax-Free Savings Account — no tax on your investment growth.

RRSP

Registered Retirement Savings Plan — saves tax now, used in older age.

RESP

Registered Education Savings Plan — for your kids' schooling, with free government top-ups.

YOUR NEXT STEPS

Start Small — It All Adds Up

- 1 Clear debts and secure your emergency cash.
- 2 Invest a portion of any community payouts you receive.
- 3 Open a TFSA, RRSP, or RESP at your local bank.
- 4 Start small — even \$25 a month adds up over time.

\$25

a month

Small habits build big wealth for your family.

Thank you — questions are always welcome.