



QUICK

MONEY TIPS

Money management is a skill, just like learning to read or change a tire. It takes practice and mistakes will be made along the way.

Don't give up!



Government of Canada cheques of \$1500 or less can be cashed **FREE** at any bank or credit union. You need ID but do **NOT** need an account.

Keep a convenience meal like frozen pizza or a lasagna on hand for those days when you don't have the time or energy to cook. Reach for that instead of expensive take-out.

It's never too late to file your income taxes for this year and past years. You must file taxes to receive any benefits you might be entitled to.

If you will be tempted to spend money if you see it, open a savings account at a different bank. Don't get a bank card or online banking so it is invisible and harder to access.

Ready to buy something?
Online: Put it in your cart.
In Store: Put it on hold
Wait **24 hours**. If the item still seems like a good idea, buy the item.

If you are unable to pay off your credit card, talk to the company about a lower interest card. It may have an annual fee but might still be cheaper than higher interest.