



## Reading Text

- Reading information about financial products and providers
- Reading the newspaper to keep up with economic trends

## Numeracy

- Building a balanced budget
- Calculating costs
- Calculating savings

## Document Use

- Understanding bills
- Understanding bank statements
- Understanding paystubs

## Writing

- Writing cheques
- Applying for scholarships and loans

## Computer Use

- Using online banking
- Using online programs to estimate costs for insurance, mortgage payments, etc.

## Oral Communication

- Talking to a personal banker or financial advisor about goals and plans

## Thinking Skills

- Controlling personal spending
- Planning ahead by budgeting and saving for future expenses

## Working with Others

- Establishing a relationship with a personal banker or financial advisor
- Planning spending with a spouse, partner, family member or roommate

## Continuous Learning

- Researching new financial practices and programs
- Volunteering to teach others about financial literacy