

# 15 Ways to Start Thinking Financially

1. Talk to the bank or research online about starting a savings account or putting the one you already have to good use.
2. Talk to a trusted friend or family member about good ways to manage your money.
3. What's the closest bank to you where you live? How many banks are there in your community?
4. Set up a meeting with your bank to talk to them about reducing your debt. They are very helpful and can make becoming debt free a lot easier!
5. Check your banking transactions and make sure everything matches up with your purchases.
6. Make a list of five things that you need to survive and five things that you want.
7. There are many different types of credit cards out there. Find out if you are using the best credit card for you by talking to your bank or researching online.
8. While you are shopping look at the unit prices of items. Is it cheaper to buy in large sizes or small sizes?
9. Visit Service Canada's website to see if your child is eligible for the Canada Learning Bond. <http://www.servicecanada.gc.ca/eng/goc/clb.shtml>
10. Service Canada also has an Education Savings Grant that your child might be eligible for; find out here. <http://www.servicecanada.gc.ca/eng/goc/cesg.shtml>



11. Look over what is being taken off your paycheck. Do you know where all that money goes? Do some research and find out!
12. Make a budget of your expenses for one month and your income for one month. Are you spending more than you're making?
13. Spend some time organizing your financial records, like your receipts and your paystubs.
14. Are you thinking about making a big purchase? Try looking around at different stores for the best price before you buy it. Even check online!
15. Start thinking about an achievable financial goal; like a trip!

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