



2022/23 Money Mondays Schedule & Descriptions

Holiday spending tips

November 21, 2022, at 10:00am

Wondering where to take the funds from to cover holiday expenses? Would you like to make sure you're not paying the price for the 2022 holiday season throughout 2023? Join Stephanie Holmes-Winton for Money Monday on November 21, 2022, at 10am. This 30-minute session will provide you with some practical information and tips to help you think creatively about how to cover some of your holiday expenses, while reducing the risk of creating new debt. We encourage you to send your questions ahead of time to get the most from the session by emailing tff@ibew37.com or submitting them upon registration. Live questions will also be answered.

Rising interest rates

December 5, 2022, at 10:00am

Most people will be impacted by rising interest rates. If you carry any debt, rising interest rates can really hurt you. If you have cash sitting on the sidelines, or a GIC coming due, higher interest rates can actually help you. Understanding how interest rates work and how to take advantage of them or protect yourself from rate fluctuations is more important than ever. Join Stephanie Holmes-Winton for Money Monday on December 5, 2022, at 10am. You'll leave this 30-minute session with a better understanding of interest rates, and ideas to either benefit from, or protect against today's rates. We encourage you to send your questions ahead of time to get the most from the session by emailing tff@ibew37.com or submitting them upon registration. Live questions will also be answered.

Tips for Financial Resolution Success

January 23, 2023, at 10:00am

It's very easy to set financial resolutions for the new year, but it's much harder to live up to them. It can be tempting to set some aggressive resolutions, but without a plan to achieve them, you'll drastically reduce your chances of success. Join Stephanie Holmes-Winton for Money Monday on January 23, 2023, at 10am. This 30-minute session will cover how to set reasonable resolutions that you can automate, rather than fight with yourself every month to stay on track. You'll also learn how to use your financial profile data in Winton to make changes to keep resolutions on track. We encourage you to send your questions ahead of time to get the most from the session by emailing tff@ibew37.com or submitting them upon registration. Live questions will also be answered.

Modeling Healthy Financial Behaviour for your Children

February 27, 2023, at 10:00am

[According to a Mydoh \(RBC\) survey](#), 54% of Canadian parents felt their parents weren't very transparent or proactive in teaching them about money. Further, 65% of respondents said their parents' relationship with money influenced how they manage their finances. It turns out that financial knowledge, or lack thereof, can be inherited. The majority of parents in the survey also said their mental health has been impacted by the condition of their finances. Join Stephanie Holmes-Winton for Money Monday on February 27, 2023, at 10am. During this 30-minute session, you'll learn about what your children might be inheriting from you. No matter how old your children are now, it's not too late to learn better ways to communicate and model healthy financial behaviours. Don't fall into the same trap as the generation before you. Start talking to your kids about money now. We encourage you to send your questions ahead of time to get the most from the session by emailing tff@ibew37.com or submitting them upon registration. Live questions will also be answered.

Exploring your Pension Plan

March 27, 2023, at 10:00am

Do you know how much you need to retire? What about how your pension integrates with government programs, like CPP? Your pension is an essential part of your retirement plan, and we want to help you get the most from it. We'll dig into some details of your pension plan and answer questions. Join the team from Vestcor and Stephanie Holmes-Winton for Money Monday on March 27, 2023, at 10am. During this 90-minute session, we will provide you with some practical information and tips. We encourage you to send your questions ahead of time to get the most from the session by emailing tff@ibew37.com or submitting them upon registration. Live questions will also be answered.

Measuring your Financial Health

April 24, 2023, at 10:00am

It can be hard to know if you're financially healthy at any point in your life. Even if you're not under financial strain at any given moment doesn't mean you're financially healthy. Many people feel like things are going OK, until they're not. Don't let financial changes or surprises catch you off guard. Join Stephanie Holmes-Winton for Money Monday on April 24, 2023, at 10am. During this 30-minute session, we'll go over the main areas of financial health, and how to measure yourself against reasonable ranges for your age and stage of life. We encourage you to send your questions ahead of time to get the most from the session by emailing tff@ibew37.com or submitting them upon registration. Live questions will also be answered.

Financial Strategies for when you're just Starting out

May 29, 2023, at 10:00am

When you're early in your career, you can feel like you're wedged between dealing with student debt and trying to save for things, like your first home. There are several ways to manage the resources you do have at this stage of your life. Join Stephanie Holmes-Winton for Money Monday on May 29, 2023, at 10am. During this 30-minute live event, we'll dig into options, like the first-time home buyers' program and preparing for the cost of starting a family. We'll also discuss managing cash flow during periods of maternity or paternity leave. We encourage you to send your questions ahead of time to get the most from the session by emailing tff@ibew37.com or submitting them upon registration. Live questions will also be answered.

Preparing for retirement

June 26, 2023, at 10:00am

There are so many things you can control leading up to retirement, and the sooner you understand them, the more flexibility you may have. Whether you're very close to retirement, or decades away, there will be something for everyone in this session. Join Stephanie Holmes-Winton for Money Monday on June 26, 2023, at 10am. During this 30-minute discussion, we'll go over some essential strategies for a successful retirement, and the timing and taxation of various retirement income sources. We encourage you to send your questions ahead of time to get the most from the session by emailing tff@ibew37.com or submitting them upon registration. Live questions will also be answered.

Credit card points: Are they helping you or costing you?

July 24, 2023, at 10:00am

Do you use your credit card for everything so you can get the points? Be careful. That strategy could cost you way more than you think. Join Stephanie Holmes-Winton for Money Monday on July 24, 2023, at 10am. During this 30-minute session, we'll go over popular points programs, how they work and how much they really cost. We'll talk about smart ways to maximize credit card points and avoid outspending the rewards, as well as tips to make the most of points that don't come with the risk of going into debt. We encourage you to send your questions ahead of time to get the most from the session by emailing ttf@ibew37.com or submitting them upon registration. Live questions will also be answered.

Investment options

August 28, 2023, at 10:00am

It can be hard to weigh all the pros and cons of various types of investments, and understand which ones are right for you. Learning more about your investment options can help you find the information you need to make important investment decisions. Join Stephanie Holmes-Winton for Money Monday on August 28, 2023, at 10am. During this 30-minute session, we'll also talk about working with financial professionals and institutions who may help you manage your investments. We encourage you to send your questions ahead of time to get the most from the session by emailing ttf@ibew37.com or submitting them upon registration. Live questions will also be answered.

Insurance and living benefits

September 25, 2023, at 10:00am

Insurance isn't the most exciting of financial topics, but it can impact your finances from your early working years through to your golden years. If only we could predict the future. Since we can't, the next best thing is to make sure you understand how to be prepared for the unexpected. Join Stephanie Holmes-Winton for Money Monday on September 25, 2023, at 10am. During this 30-minute session, we'll go over various types of insurance, how to determine what they are best for, and when you should have them. We encourage you to send your questions ahead of time to get the most from the session by emailing tff@ibew37.com or submitting them upon registration. Live questions will also be answered.

Debt management strategies

October 23, 2023, at 10:00am

Debt is a reality for most of us, at least at some time during our lives. Debt isn't a bad thing, but it can be dangerous. Think of it like a financial power tool. Like any power tool, it can make things easier, and you're less likely to hurt yourself if you learn how to use it safely. Without it, it would take us years, even decades, to save up for the big things in life, like a home. The way your debt is structured, and the total cost of repayment can have a significant impact on major financial goals, like retirement. Join Stephanie Holmes-Winton for Money Monday on October 23, 2023, at 10am. During this 30-minute session, you'll learn ways to manage your debt as efficiently as possible, along with some pros and cons of different types of debt. Please send your questions ahead of time to get the most from the session by emailing tff@ibew37.com or submitting them upon registration. Live questions will also be answered.

Funding major purchases

November 27, 2023, at 10:00am

When it comes to larger purchases, it can be hard to decide if you should save for it, finance it or a little of both. Learning some strategies to help you decide when and how to fund your larger purchases can really help you avoid some major financial mistakes. Join Stephanie Holmes-Winton for Money Monday on November 27, 2023, at 10am. You'll leave this 30-minute session with some ideas and tools to help you decide on how you'll fund your next big purchase. We encourage you to send your questions ahead of time to get the most from the session by emailing tff@ibew37.com or submitting them upon registration. Live questions will also be answered.