

Money Monday Schedule 2024

Tips for financial resolution success

January 22, 2024 at 10am

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 22, 2024, at 10am. This 30-minute session will cover how to set reasonable resolutions that you can automate, which is easier than fighting 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. 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.

Are RRSPs the best option for you?

February 26, 2024 at 10am

The Registered Retirement Savings Plan (RRSP) has been around since 1957, and the account has changed in the last 60 years. These accounts have a lot of features that help Canadians save for retirement more easily, but they are not one-size-fits-all. Everyone's situation is different. Join Stephanie Holmes-Winton for Money Monday on February 26, 2024, at 10am to learn how to evaluate the suitability of RRSP accounts for your retirement needs. During this 30-minute session, we'll explore the pros and cons of these accounts, and give you some tips to help you assess them for yourself. We encourage you to send your questions ahead of time to get the most from the session. Please send your questions

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Exploring your pension plan

March 25, 2024 at 10am with VESTCOR

Join us for an informative 90 minute session with VESTCOR, facilitated by Stephanie Winton-Holmes. Learn about the ins and outs of your pension plan, including investment strategies, retirement options, and more. After the presentation, members will have the opportunity to ask questions and gain clarity on their pension benefits. Don't miss this chance to get valuable insights and guidance from our pension experts! Please 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.

Exploring your benefits

April 22, 2024 at 10am with NB Power

Join us for a dynamic one-hour Q&A session with your Employer Benefits Team! Have burning questions about your benefits? Wondering about coverage, eligibility, or upcoming changes? This is your chance to get the answers you need directly from the experts. Feel free to send your questions ahead of time, and our team will address them during the session. Don't miss this valuable opportunity to gain clarity and peace of mind about your benefits package.

Measuring your Retirement Readiness

May 27, 2024 at 10am

How will you know you're ready to retire? It all starts by taking stock of specific areas of your finances in the years leading up to your retirement. You want to be aware of these areas early on in your career and start assessing your progress more closely. Join Stephanie Holmes-Winton for Money Monday on May 27, 2024 at 10am. During this 30-minute live event, we'll dig into where you want your debt, savings, pension, investments, and credit to be as you head closer to winding up your career. We encourage you to send your questions ahead of time to get the most from the session. Please 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.

First Home Savings Accounts

June 24, 2024 at 10am

New to the Canadian personal finance scene is the First Home Savings Accounts (FHSA). These accounts can be used by those who are considered a first-time home buyer* to more easily afford to save for a home. Join Stephanie Holmes-Winton for Money Monday on June 24, 2024 at 10am. During this 30-minute discussion, we'll go over all the ins and outs of the new FHSA, including when you need to open one to create the most possible contribution room. We encourage you to send your questions ahead of time to get the most from the session. Please 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.

**You will be considered to be a first-time home buyer if you did not, at any time in the current calendar year before the withdrawal (except the 30 days immediately before the withdrawal) or*

at any time in the preceding four calendar years, live in a qualifying home (or what would be a qualifying home if located in Canada) as your principal place of residence that you owned or jointly owned.

Funding post-secondary education

July 22, 2024 at 10am

Student loan debt is pretty common among young Canadians these days, but it doesn't have to be that way. We'll explore savings options for funding post-secondary education, as well as resources to help your grads top-up savings with other education funding programs. Join Stephanie Holmes-Winton for Money Monday on July 22, 2024, at 10am. During this 30-minute session, we'll go over strategies to both help your child with post-secondary costs and make the most of those resources. We encourage you to invite any children in grade 12 or post-secondary programs to attend with you. You can send your questions ahead of time to get the most from the session. 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.

Understanding your investment risk tolerance

August 26, 2024 at 10am

Understanding investment options is one thing, but it's even more important to understand your own risk tolerance and risk capacity. Explore the ways in which risk tolerance and capacity are measured, and how that may impact investment recommendations. Join Stephanie Holmes-Winton for Money Monday on August 26, 2024 at 10am. During this 30-minute session, we'll also talk about how to ensure you feel comfortable with the risks you're taking with your investments and address any concerns

you may have. We encourage you to send your questions ahead of time to get the most from the session. Please 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.

How investment income is taxed

September 23, 2024 at 10am

It's one thing to build a nest egg, but it's another thing to take it out and spend it. Different types of accounts or investments may be taxed differently, and you don't want to be surprised. Join Stephanie Holmes-Winton for Money Monday on September 23, 2024, at 10am. During this 30-minute session, we'll go over various types of investments and accounts, and how they are taxed. We encourage you to send your questions ahead of time to get the most from the session. Please 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.

Debt strategies for different stages of life

October 28, 2024 at 10am

Debt is a reality for most Canadians for at least a portion of their adult lives. Debt may not be something people want to take on, but it's not necessarily a bad thing, especially when you consider what it's for and what stage of your life you're in when you borrow. Join Stephanie Holmes-Winton for Money Monday on October 28, 2024, at 10am. During this 30-minute session, you'll learn ways to evaluate an appropriate amount of debt for your stage of life, as well as the risk level different types of debt pose to your financial health. We encourage you to send your questions ahead of time to get the most from the session. Please 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.

Managing holiday expenses

November 25, 2024 at 10am

The holiday season is quickly approaching, and there is no time like the present to ensure you keep holiday spending within your gift budget so you're not inadvertently delaying other financial goals. Join Stephanie Holmes-Winton for Money Monday on November 25, 2024 at 10am. You'll leave this 30-minute session with some ideas to adjust holiday spending habits and ensure that you can do as much as possible with your money in the coming year. We encourage you to send your questions ahead of time to get the most from the session. Please 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.

