



Moose Cree First Nation

FINANCIAL WELLNESS PROJECT

Dates: November 25th & 26th, 2015 Time: 9:00 a.m. to 5:00 p.m.
November 27th, 2015 Time: 9:00 a.m. to 12:00 p.m.

Facilitated by : Natasha McKenna, Program Officer, Prosper Canada

Location: E.P.R. Centre

Limited Seating: 15 People

(Lunch will be provided)

If you wish to participate please submit your name at the Executive Services Office to Erin Biedermann at (705)-658-4619 ext. 245 or to erin.biedermann@moosecree.com and a registration form can be picked up or emailed to you.

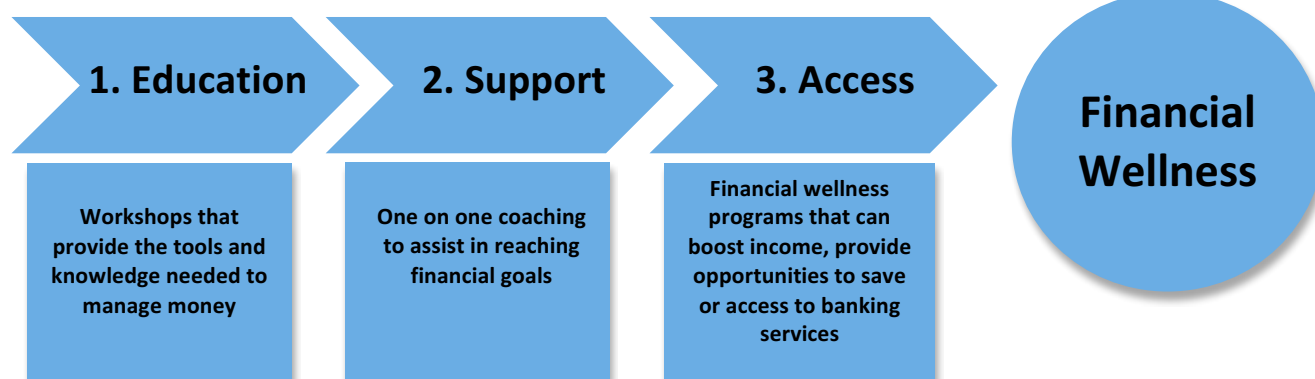


FINANCIAL WELLNESS PROJECT

The **Financial Wellness Project** is a joint initiative of AFOA Canada, Prosper Canada and First Nation communities in Ontario to provide programs that support financial wellness for community members. **The Financial Wellness Project creates** paths for community members to increase their financial education, support healthy financial decisions, and provides the opportunity to access safe and affordable financial services.

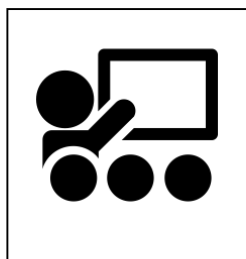
The **Financial Wellness Project recognizes** the interconnectedness of financial wellness with the mind, body, emotions and spirit. First Nation community partners play a key role in connecting the goals of individuals, their families, and the community to the knowledge and skills provided in the Financial Wellness program. Through this partnership, community members will gain money management knowledge and develop habits that will provide pathways to financial security, self-sufficiency and to protect and care for one's family and community.

The **Financial Wellness Project's holistic model works to achieve Financial Wellness through three steps:**



HOW DOES IT WORK & WHAT IS THE COMMUNITY'S ROLE?

STEP 1. EDUCATION: Financial Literacy Workshops

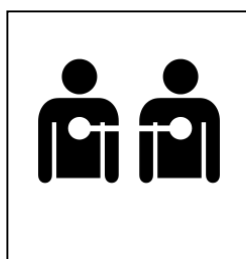


What is it? Local staff are trained to deliver activity-based money management workshops for community members.

What are the benefits? In the workshops you can practice and develop the knowledge and skills needed to manage your money for today and the future, including:

- > Identifying your personal strengths
- > Practicing goal setting and problem solving
- > Practicing your consumer rights
- > Understanding how credit works
- > Developing strategies for reducing debt
- > Understanding your needs and your wants
- > Building a budget that works
- > Knowing where to get information and help
- > Avoiding high cost credit and banking services

STEP 2. SUPPORT: Financial Coaching



What is it? Local staff are trained as financial coaches to offer one-on-one support to community members.

What are the benefits? Coaches can help you identify, plan for, and take steps to achieve your goals, including:

- > Increasing savings
- > Building or improving credit history
- > Filing taxes and accessing benefits
- > Overcoming a financial emergency
- > Opening a bank account
- > Reducing debt
- > Building a budget

STEP 3. ACCESS: Local Program Opportunities

The community selects one of the following three local program to build:

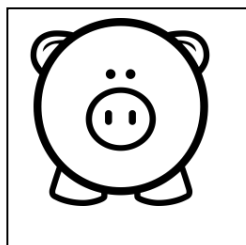


1. Taxes and Benefits

What is it? Increased access to government benefits and support for tax filing.

What are the benefits?

- > Increase income from tax credits and benefits you are entitled to
- > Tax Return prepared at no cost (Or help to file your taxes at no cost)

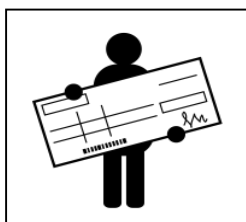


2. Building Savings

What is it? Saving opportunities for education, housing or other life events.

What are the benefits?

- > Create a savings plan with saving incentives
- > Save for your goal and receive a match saving



3. Banking Services

What is it? Access to basic banking services at a low or no cost

What are the benefits?

- > Save money on banking services and fees
- > Building or improving credit history

This project is made possible through the funding and support of: