



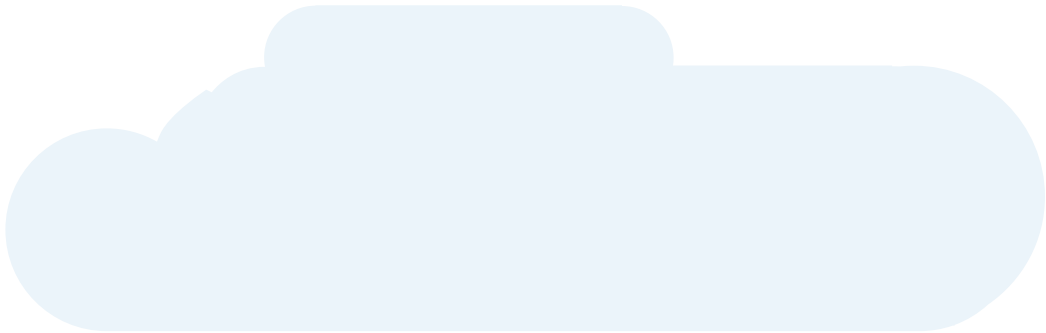
Helping you grow your
financial knowledge.

2020 Calendar



MoneySmart Manitoba is an initiative of the **Manitoba Financial Services Agency**, a special operating agency of the Government of Manitoba. The MFSA is comprised of the **Manitoba Securities Commission** and **Financial Institutions Regulation Branch**, and is responsible for regulation of securities, real estate, insurance, credit unions and *caisses populaires*, trust and loan companies, and cooperatives in our province.

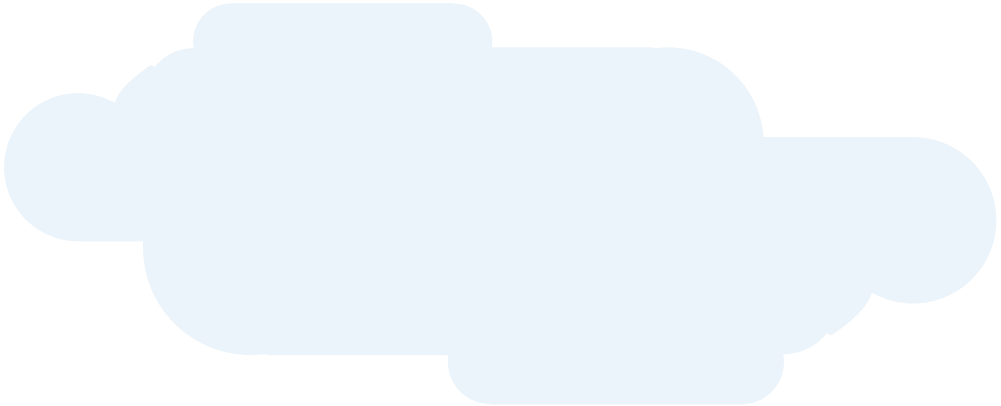




What's your money *"do-over"*?



Everyone has one: that financial decision you made that you **wish** you could take back.



Tell Us: What's *YOUR* Money Do-Over?

In 25 to 300 words, share your story with other Manitobans—tell us what you did and why, and what you would do differently if you had a second chance. We can't turn back the hands of time—but we can enter you to win a great prize!

The categories are:

- 13 and under
- 14 to 17
- 18 and over

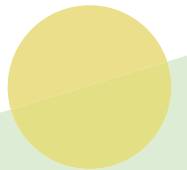
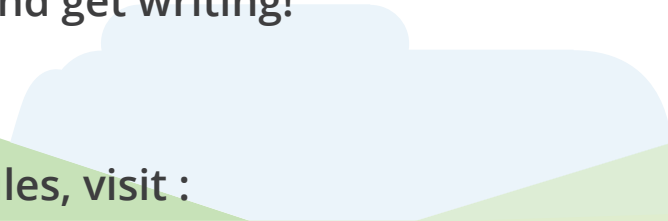
Prize winners will be awarded a MoneySmart Manitoba Prize Package—which may include gift cards, books, and cool MoneySmart swag—that will be awarded by random draw.

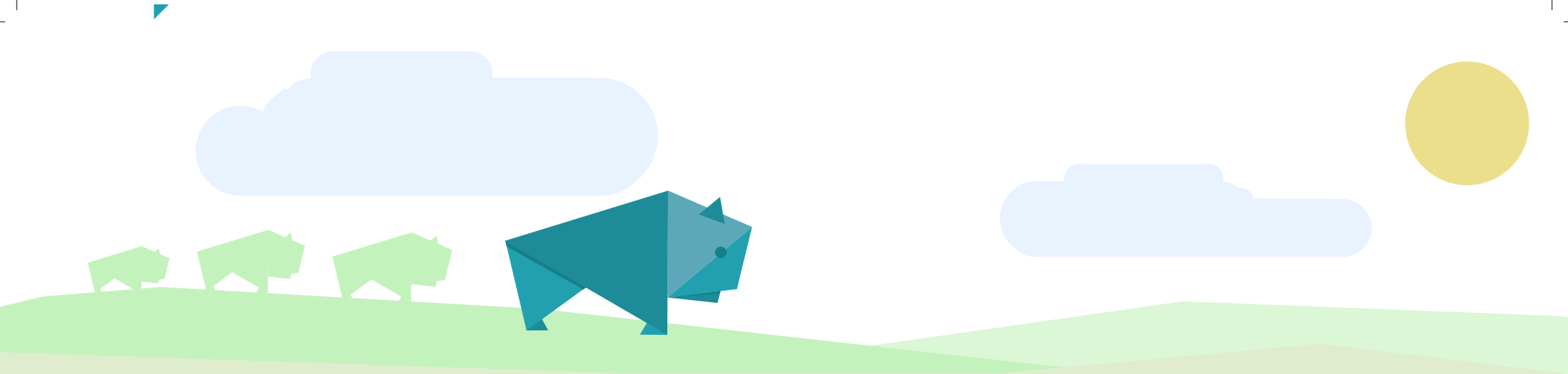
Visit the website for ideas—and get writing!

For full contest details and rules, visit :

moneysmartmanitoba.ca/contests

Contest open to Manitoba Residents of all ages, January 1, 2020 - April 17, 2020 at 9 a.m. CST





More than 50% of Manitobans belong to a credit union.

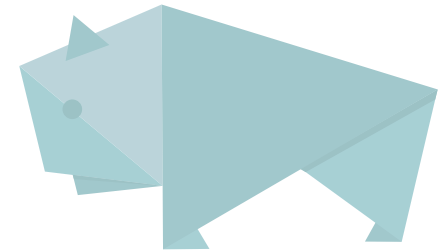
When you belong, you become a member, which means:

1. You can access banking, lending, investment, and insurance services.
2. Surplus earnings are returned to you in the forms of higher dividends, lower loan rates, and free or low-cost services.
3. You have equal voting rights.

www.moneysmartmanitoba.ca

January

Happy New Year!



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
29	30	31	01 New Year's Day	02	03	04
05	06	07 Orthodox Christmas Day	08	09	10	11
12	13	14 Orthodox New Year's Day	15	16	17	18
19	20	21	22	23	24	25 Chinese New Year
26	27 Family Literacy Day	28	29	30	31	01



It's RRSP Season, so get hopping!

1. It's important to know how much you can contribute each year.
2. Your RRSP contribution may impact your tax return.
3. Although it's beneficial to make contributions before the tax deadline, it's important to make contributions regularly, throughout the year.

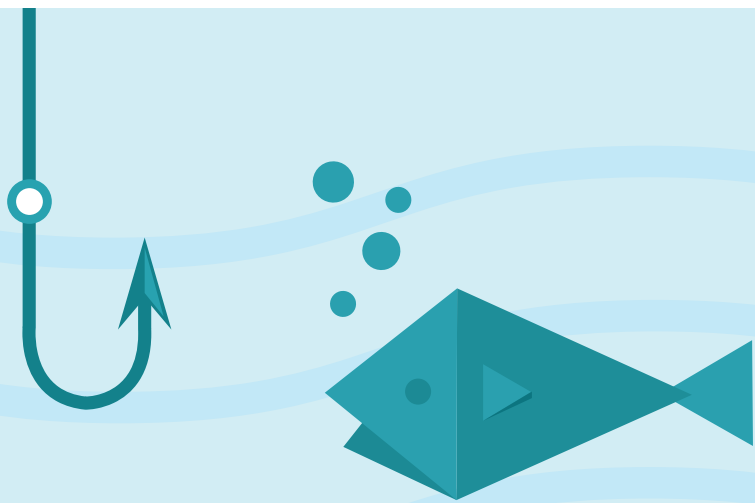
www.moneysmartmanitoba.ca

February

I Love to Read Month



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
26	27	28	29	30	31	01 
02	03	04	05	06	07	08
Groundhog Day						
09 	10	11	12	13	14	15 
		Safer Internet Day			Valentine's Day	
16	17	18	19	20	21	22
	Louis Riel Day					
23 	24	25	26	27	28	29
			Ash Wednesday			



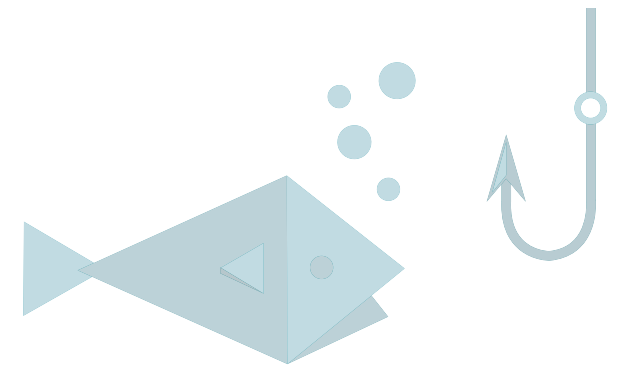
Three ways to protect yourself from fraud:

1. Determine whether the person/company soliciting you is *registered*.
2. Never give out personal or sensitive information online or over the phone.
3. Never send or wire money offshore or give your credit card number to make an investment purchase.

www.moneysmartmanitoba.ca/preservation-risk-management/scams-fraud/

March

Fraud Prevention Month



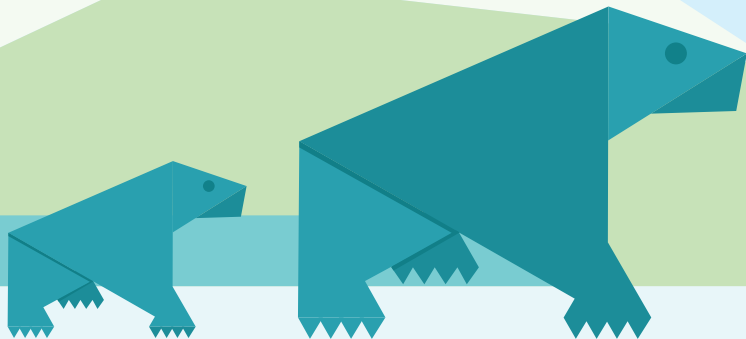
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
01	02	03	04	05	06	07
08	09	10	11	12	13	14
Daylight Saving Time Begins International Women's Day	Purim					
15	16	17	18	19	20	21
World Consumer Rights Day		St. Patrick's Day		March Equinox		
22	23	24	25	26	27	28
	GLOBAL MONEY WEEK					
29	30	31	01	02	03	04

Over 50% of Manitobans don't talk to their kids about money.

Here are some easy topics that can get your whole family talking about money:

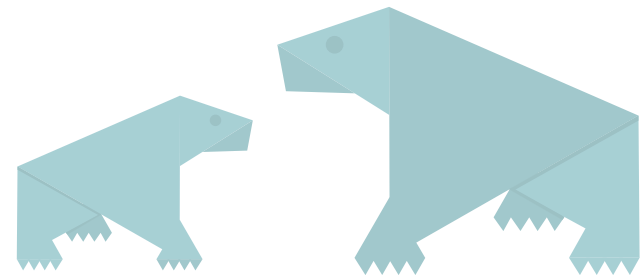
1. The new family computer that you're saving for.
2. How much your household grocery, hydro, and water bills are.
3. Savings you're putting aside for your retirement.

www.moneysmartmanitoba.ca



April

Get the \$ conversation started!



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	
29	30	31	01 	02	03	04	
05	06	07 	08	09	10	11	
Palm Sunday				First Day of Passover	Good Friday		
12	13	14 	15	16	17	18	
Easter Sunday	Easter Monday		Talk with Our Kids About Money Day (TWOKAM)	Last Day of Passover	Orthodox Good Friday		
19	20	21	22 	23	24	25	
Orthodox Easter Sunday	Orthodox Easter Monday		Earth Day	Ramadan Begins			
			WILL WEEK				
26	27	28	29	30 	01	02	



To qualify for a mortgage through a bank—

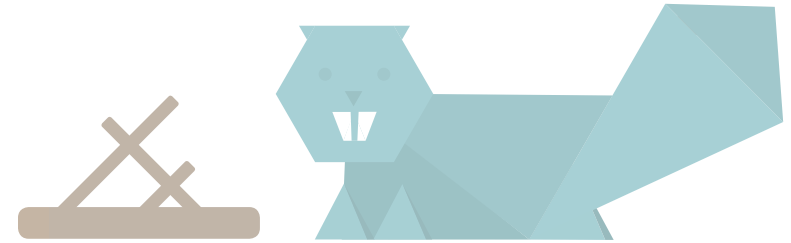
—you must pass a *stress test*.

The test helps protect you—the homebuyer—from taking on more debt than you could handle if interest rates were to increase.

www.moneysmartmanitoba.ca

May

Leave a Legacy Month



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
26	27	28	29	30	01	02
03	04	05	06	07	08	09
EMERGENCY PREPAREDNESS WEEK						
10	11	12	13	14	15	16
Mother's Day						
17	18	19	20	21	22	23
	Victoria Day					
24	25	26	27	28	29	30
31						

Older Manitobans are at risk of financial abuse.

You can protect yourself or a loved one by:

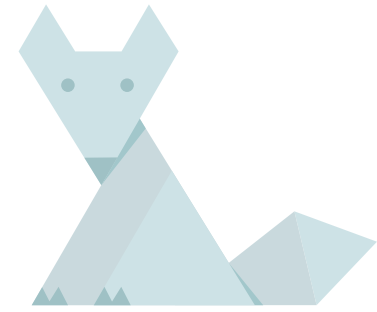
1. Staying connected to someone you can talk to.
2. Reviewing financial statements.
3. Choosing banking options like direct deposit and automatic withdrawals to make managing your finances easier.

www.moneysmartmanitoba.ca



June

Seniors Month in Canada



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
31	01	02	03	04	05 	06
07	08	09	10	11	12	13 
14	15 World Elder Abuse Awareness Day (WEAAD)	16	17	18	19	20 June Solstice
21 National Indigenous People's Day Father's Day 	22	23	24	25	26	27
28  Insurance Awareness Day	29	30	01	02	03	04



Critical Illness insurance policies cover you financially—

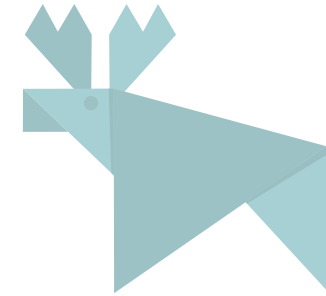
—if you receive a serious, life-altering diagnosis. The benefits can include:

1. Supplement your income because you cannot work.
2. Saves you from having to tap into your savings .
3. Payment of a lump-sum tax-free benefit .

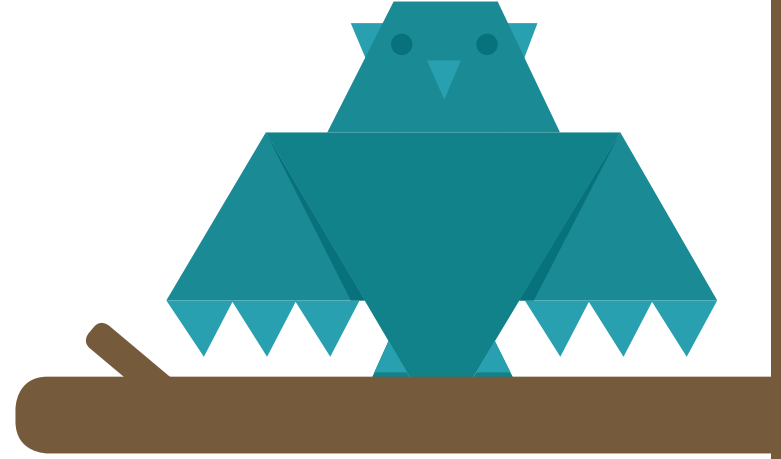
www.moneysmartmanitoba.ca

July

Now is a Good Time to Consider Estate Planning



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
28	29	30	01 Canada Day	02	03	04 International Day of Cooperatives
05	06	07	08	09	10	11
12 ☾	13	14	15	16	17	18
19	20 ●	21	22	23	24	25
26	27 ☽	28	29	30	31	01



Back to school is time to get back to savings.

It can be tough to budget when school costs are continually on the rise.

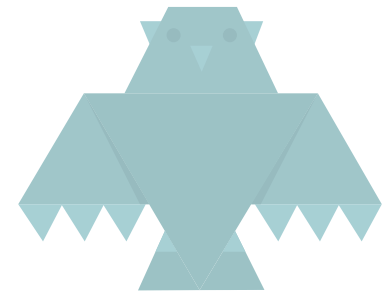
A few ideas to help keep ahead of the curve:

1. Buy school supplies in bulk.
2. Make lunches at home.
3. Try out a clothing swap with friends for a new outfit or two.

www.moneysmartmanitoba.ca/financial-basics/set-a-budget/

August

Time to Build Your Back to School Budget



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
26	27	28	29	30	31	01
02	03 Terry Fox Day	04	05	06	07	08
09	10	11 International Day of the World's Indigenous Peoples	12	13	14	15
16	17	18 Muharram Islamic New Year	19	20	21	22
23	24	25	26	27	28	29
30	31					



Managing your money can be a major source of stress.

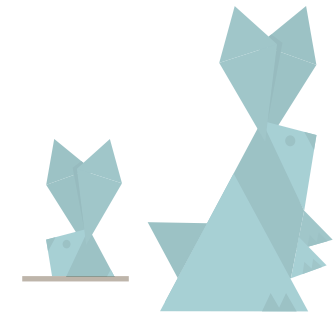
It's not always easy, but you **can** tackle debt stress by:

1. Make time each week to review your spending to see where your money is going.
2. Research free budgeting tools online.
3. Contact a community-based financial resource organization for more options.

www.moneysmartmanitoba.ca/financial-basics/community/

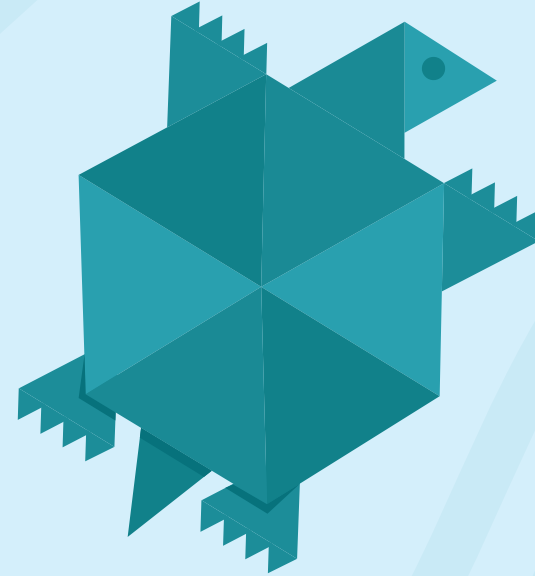
September

Check Your Credit Score - It's Your Right to Know



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
30	31	01	02	03	04	05
						International Day of Charity
06	07	08	09	10	11	12
	Labour Day					
13	14	15	16	17	18	19
					Rosh Hashanah	
20	21	22	23	24	25	26
		September Equinox				
27	28	29	30	01	02	03
Yom Kippur	International Right to Know Day					

Taking time to estate plan—



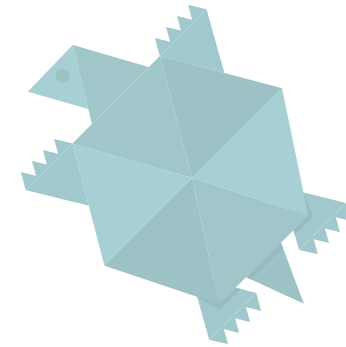
—can help those who may eventually be responsible for managing your financial affairs. An estate plan should include:

- 1.** A Will,
- 2.** a Power of Attorney,
- 3.** and a Healthcare Directive.

www.moneysmartmanitoba.ca/preservation-risk-management

October

Investor Education Month



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
27	28	29	30	01 ● International Day for Older Persons	02	03
04	05	06	07	08	09 ◐	10
11	12	13	14	15	16 ●	17
18	19 Thanksgiving Day	20	21	22 International Credit Union Day	23 ◑	24
25	26	27	28	29	30	31 ● Halloween
WORLD INVESTOR WEEK						



It's Financial Literacy Month!

Challenge yourself to learn three new terms about your finances this month.

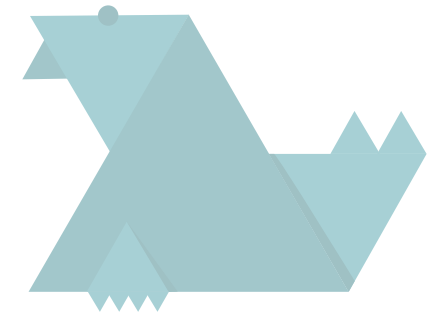
Do you know?

- 1.** What is an ETF? Do you need one?
- 2.** What the difference is between a will and a power of attorney?
- 3.** When to have life insurance versus critical illness insurance?

www.moneysmartmanitoba.ca

November

Financial Literacy Month



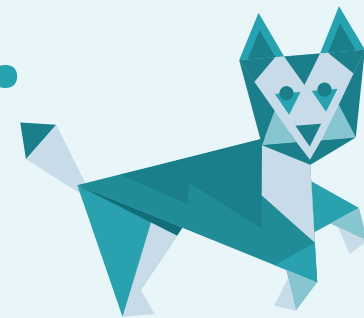
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
01	02	03	04	05	06	07
08 Daylight Saving Time Ends	09	10	11 Remembrance Day	12	13	14
15	16	17	18	19	20	21 Diwali Begins
22	23	24	25	26	27	28
29	30	01	02	03	04	05



As we move into the Holiday Season, set a spending budget.

Avoid a holiday debt hangover in January with a budget.

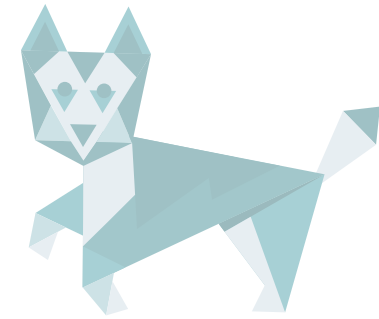
1. Take care of family essentials before you splurge.
2. Stay debt free so you can achieve your financial goals.
3. Remember, the most valuable gift is your time and attention!



www.moneysmartmanitoba.ca/financial-basics/set-a-budget/

December

Make it a MoneySmart 2021!



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
29	30	01	02	03	04	05
06	07 ☾	08	09	10 First Day of Hanukkah	11	12
13	14 ●	15	16	17	18 Last Day of Hanukkah	19
20	21 ☽	22	23	24 Christmas Eve	25 Christmas Day	26 Boxing Day
27	28	29 ●	30	31 New Year's Eve	01	02