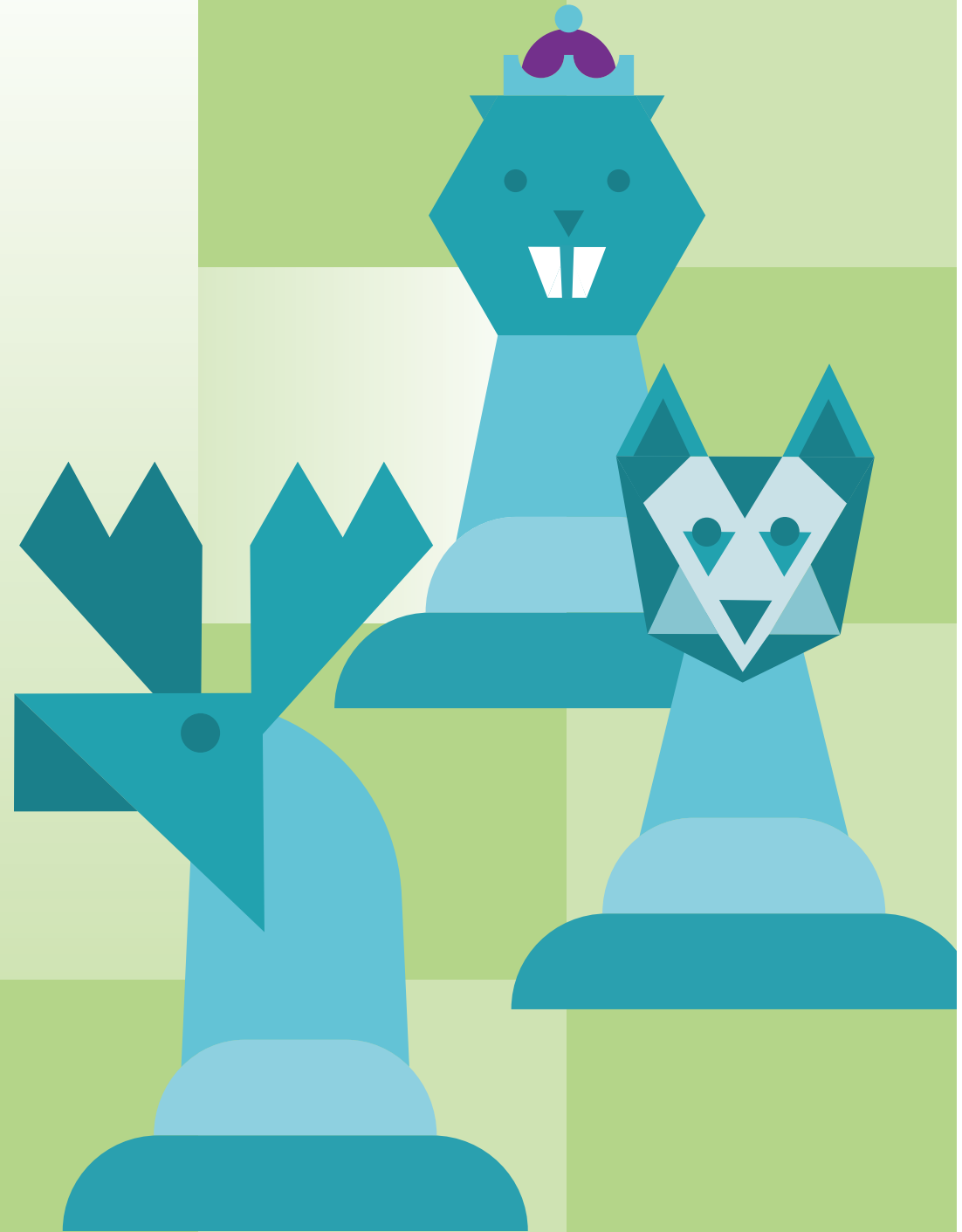


Managing Money Together

2022 Calendar





Learning about Money Through Play!

Get together with your family to solve a fun word game every month and learn a new money tip as well!

Enter to Win Prizes!

Our 2022 Calendar Contest is here, online and on social! Put on your financial thinking caps to unscramble words, solve crosswords and crack word searches!

Here's what to do next:

1. Use the QR code to visit our website to register for the contest.
2. Start 2022 by playing to win—complete the January or February games.
3. Take a photo of the completed game to share with our community.
4. Email the photo to info@moneysmartmanitoba.com or post the image on your Instagram page for a chance to win a MoneySmart Manitoba Package. And don't forget to tag us [@moneysmartmanitoba](https://www.instagram.com/moneysmartmanitoba)!




For full contest details and rules, visit:

moneysmartmanitoba.ca/contest-rules2022/

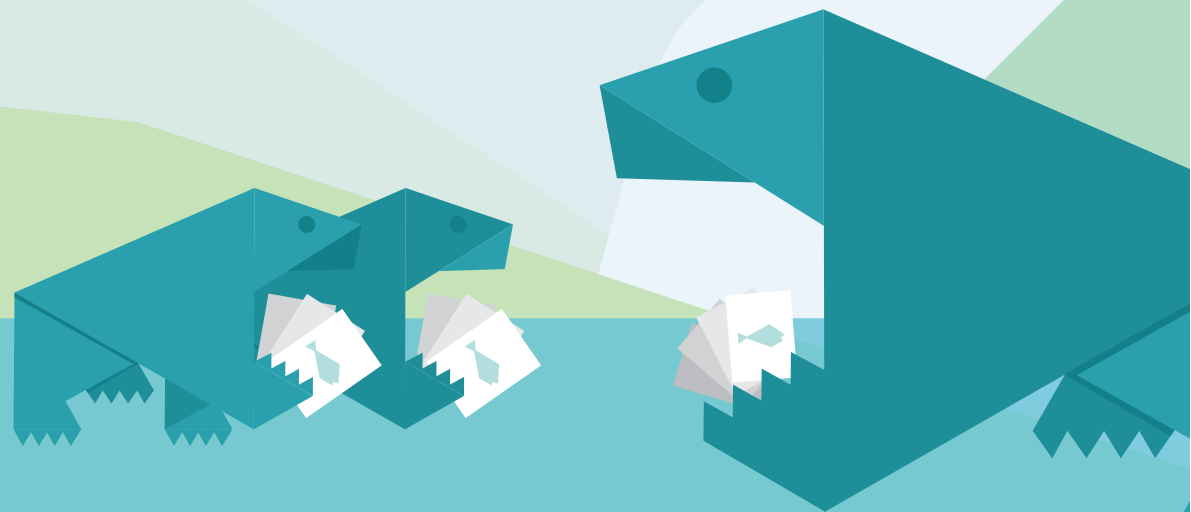


Scan the QR code to register for the contest!

Want some clues to the games? Follow us!

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-  [@MoneySmartMB](https://twitter.com/MoneySmartMB)
-  [@moneysmartmanitoba](https://www.instagram.com/moneysmartmanitoba)

Contest open to Manitoba residents of all ages, from 9 a.m. January 1, 2022, to 9 a.m. February 28, 2022.



Saving Money

Solve the crossword puzzle for a chance to win a MoneySmart Manitoba Package!

ACROSS

3. A type of event that does not change an entry fee.
6. A ticket redeemable for savings at a grocery/ retail store.
7. A period during which items are sold at reduced prices.
8. A spending plan for managing money during a specific period of time.

DOWN

1. A belief about what is important, worthwhile or fundamental to an individual, such as security or freedom.
2. The amount that has to be paid to buy or obtain something.
4. An item that is required or is essential for life.
5. An item that is not needed for life but that you would like to have.



DOWN: 1. value, 2. price, 4. need, 5. want
ACROSS: 3. free, 6. coupon, 7. sale, 8. budget

JANUARY




Setting You Up for Your Financial Future

Remember!
A dollar saved is a dollar earned.



SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
						1 New Year's Day
2 ☉	3	4	5	6 Orthodox Christmas Eve	7 Orthodox Christmas Day	8
9 ☽	10	11	12	13 Orthodox New Year's Eve	14 Orthodox New Year's Day	15
16	17 ●	18	19	20	21	22
23	24	25 ☾	26	27	28	29
30	31 Robert Burns Day			Family Literacy Day		

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Investment Season

Unscramble the letters to reveal a type of investment product in which the funds of many investors are pooled.

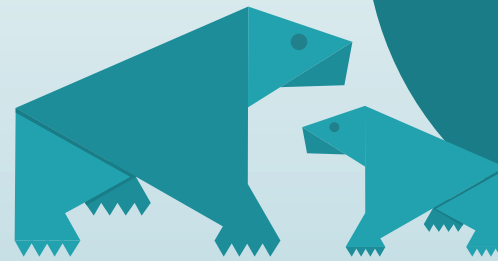
M									
---	--	--	--	--	--	--	--	--	--

UATLUM UFDN
(two words)

ANSWER: mutual fund

FEBRUARY




RRSP Season



RRSPs allow your savings to grow faster through tax-deferred compounding on your investment earnings.

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
		1 ☉ Chinese New Year	2 Groundhog Day	3	4	5
6	7	8 ☽	9	10	11	12
13	14 Valentine's Day	15	16 ●	17	18 Festival du Voyageur Begins	19
20	21 Louis Riel Day	22	23 ☾	24	25	26
27 Festival du Voyageur Ends	28					

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Types of Fraud

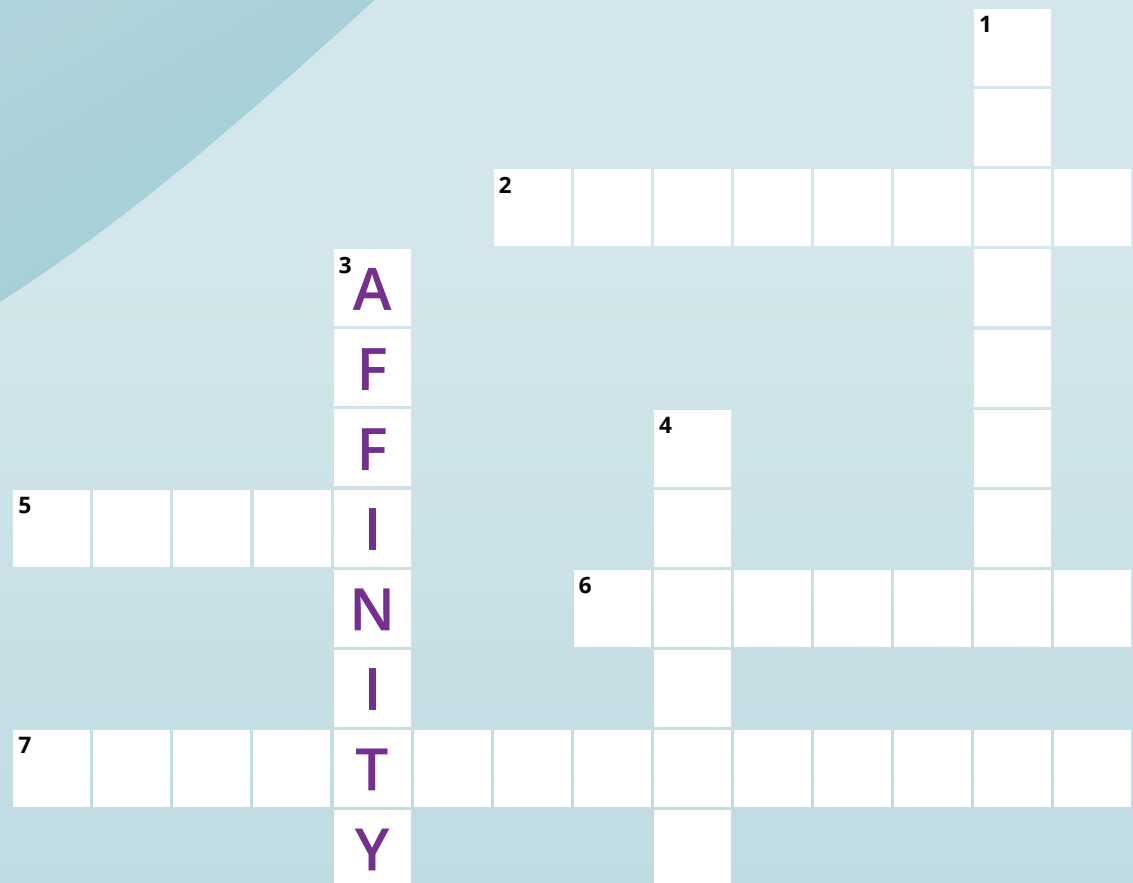
Be aware of scams! Find seven types of investment fraud.

ACROSS

2. A type of scam in which an investor is promised high returns on investments from another country in a move to avoid taxes is called _____ investing.
5. A common scheme where investors are promised high returns if they bring in new investors into the scheme.
6. Buying or selling of securities by those who have access to non-public information is called _____ trading.
7. A type of scam that involves theft of digital assets such as bitcoin is called _____ fraud.

DOWN

1. When an individual lies about or fails to disclose facts when obtaining a loan to buy a home it is called _____ fraud.
3. A type of fraud where a scam artist establishes trust through religious, community or cultural events and convinces people to invest in schemes.
4. A scheme that encourages people to bet on the value of a stock or commodity on "trading websites" for returns within a very short time span is called _____ options.

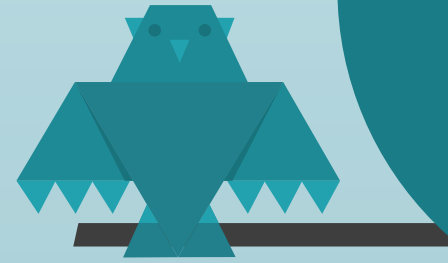


DOWN: 1. mortgage, 3. affinity, 4. binary

ACROSS: 2. offshore, 5. Ponzi, 6. insider, 7. cryptocurrency

MARCH




Fraud Prevention Month



DYK? 2 in 3 Manitobans don't recognize investment fraud. Know the signs and protect yourself.

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
		1	2 ☉ Ash Wednesday	3	4	5
6	7	8 International Women's Day	9	10 ☽	11	12
13 Daylight Saving Begins	14	15 World Consumer Rights Day	16	17 St. Patrick's Day	18 ●	19
20 Spring Equinox	21	22	23	24	25 ☾	26
GLOBAL MONEY WEEK						
27	28	29	30	31		

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Goal-Setting for Kids

Unscramble the letters to reveal a type of savings goal adults can help a child set so the child can buy a toy, book or treat.

S					-				
---	--	--	--	--	---	--	--	--	--

TSROH ETRM
(two words)

ANSWER: short-term

APRIL




Talk with Our Kids about Money



Children who grow up involved in family finances will have a more positive attitude toward their financial future.

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
					1 ☉	2 Ramadan Begins
3	4	5	6	7	8	9 ☽
10 Palm Sunday	11	12	13	14 Vaisakhi	15 Good Friday Passover Begins	16 ●
17 Easter Sunday	18 Easter Monday	19	20	21 Talk with Our Kids about Money Day (TWOKAM)	22 Earth Day Orthodox Good Friday	23 ☽ Passover Ends
24 Orthodox Easter Sunday	25 Orthodox Easter Monday	26	27	28	29	30 ☉
WILL WEEK						

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Real Estate Concepts

Thinking about buying a home? Then you're sure to know these key real estate terms!

V K Z U V C P H D O W N P A Y M E N T O
O U N D Z G B Q G D F K A L U U W S K Y
A G E N T L I Z F W P C S S J B B Y G O
T M V Y U O K G K F B B R O K E R A G E
Q O F F E R R D A M O R T G A G E P Q G

MORTGAGE

AGENT

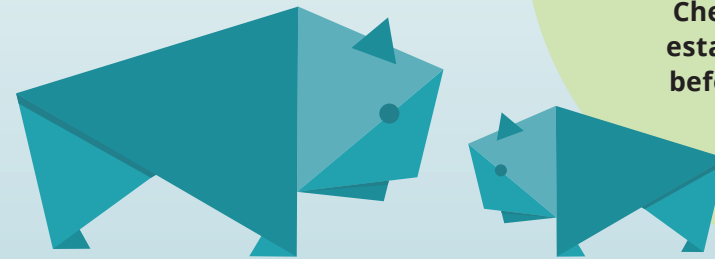
BROKERAGE

OFFER

DOWN PAYMENT

MAY




Home Buying Season



Check whether your real estate agent is registered before you agree to work with them.

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2 Ramadan Ends	3 Eid al-Fitr	4	5	6	7
EMERGENCY PREPAREDNESS WEEK						
8 Mother's Day	9	10	11	12	13	14
15	16	17	18	19	20	21
22 Victoria Day	23	24	25	26	27	28
29	30	31				

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Protecting Seniors

Unscramble the letters to reveal a type of professional who assists seniors and others with financial and investment decisions.

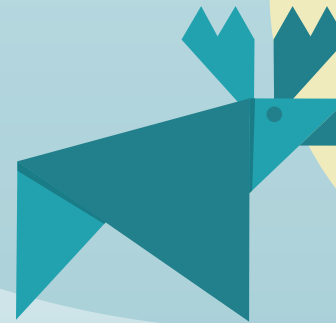
A

AVEDSIR

ANSWER: adviser

JUNE




Seniors' Month



4-10% of older Manitobans will experience some form of abuse in their later years.

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1	2	3	4
5	6	7 🌙	8	9	10	11
12 Philippines Independence Day	13	14 ●	15 World Elder Abuse Awareness Day (WEAAD)	16	17	18
19 Father's Day	20 🌙	21 Summer Solstice National Indigenous Peoples Day	22	23	24	25
26	27	28 ○ National Insurance Awareness Day	29	30		

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Insurance Concepts

Insurance can provide guaranteed compensation for loss of or damage to property and in case of injury, illness or death. See if you can find the most common types of insurance below.

O K G I I T A Z D V Y Z W V U U X N K H
Q N P A Q B T D E M T E N A N T A F W O
T V C R I T I C A L I L L N E S S U L M
L I Z X J I U D N J O K G S B I A S T E
K Q L I F E X E Y G V F F D Y C M Q G O

TENANT

AUTO

LIFE

HOME

CRITICAL ILLNESS

JULY




Insurance Month



Insurance can help you live life with fewer worries by providing financial assistance in a time of need.

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
					1 Canada Day	2 International Day of Co-operatives
3	4	5	6 ☽	7	8	9
10	11	12	13 ●	14	15	16
17	18	19	20 ☾	21	22	23
24	25	26	27	28 ○	29 Islandingadagurinn/ The Icelandic Festival Begins	30 Muharram/Islamic New Year
31						

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Money Mentor

Find words that help instill good money habits in children.

V K C D U E O Z I G D P I G G Y B A N K
F M U H P C H A R I T Y Q W A K W Q X I
R W Q A L L O W A N C E C G J G U H H R
I M C Z U F Z T D D P C Z B M O L M L B
T Q D M R V B U D G E T S A V I N G S M

ALLOWANCE

SAVINGS

CHARITY

BUDGET

PIGGY BANK

AUGUST




Back to School



Be a money mentor.
Modelling, guiding and practising good spending behaviours are keys to setting your children up for financial success.

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	1 Terry Fox Day Emancipation Day Islandingadagurinn — The Icelandic Festival Ends	2	3	4	5 🌙	6
7	8	9 International Day of the World's Indigenous Peoples	10	11 🌞	12	13
14	15	16	17	18	19 🌙	20
21	22	23	24	25	26	27 🌞
28	29	30	31			

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Preparing for the Future

Solve this crossword to learn about the importance of planning beyond retirement.

ACROSS

1. Determining how your assets will be preserved, managed and distributed after death is called _____.
4. A person you name in your will to manage your assets, taxes and bills and to arrange your funeral.
6. A person who will receive something from a trust, will or life insurance policy.

DOWN

2. An amount of money or property left to someone.
3. A person named in an estate plan to act on one's behalf in financial matters in the event of mental or physical incapacity is called a Power of _____.
5. A legal document that directs how your assets are to be distributed once you've passed away.

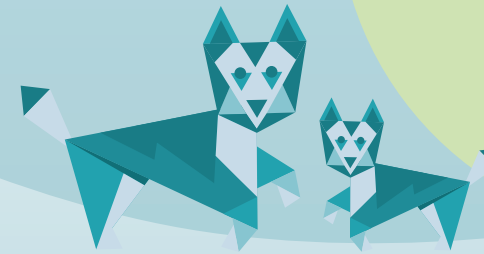


DOWN: 2. legacy, 3. Attorney, 5. will

ACROSS: 1. estate planning, 4. executor, 6. beneficiary

SEPTEMBER




Leave a Legacy



Estate planning ensures your wishes are fulfilled and takes the stress off your loved ones.

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
				1	2	3 🌙
4	5 Labour Day International Day of Charity	6	7	8	9	10 🌞
11	12	13	14	15	16	17 🌙
18	19	20	21	22 Fall Equinox	23	24
25 🌞 Rosh Hashanah Begins	26	27 Rosh Hashanah Ends	28 International Right to Know Day	29	30 International Translation Day National Day for Truth and Reconciliation	

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All about Investments

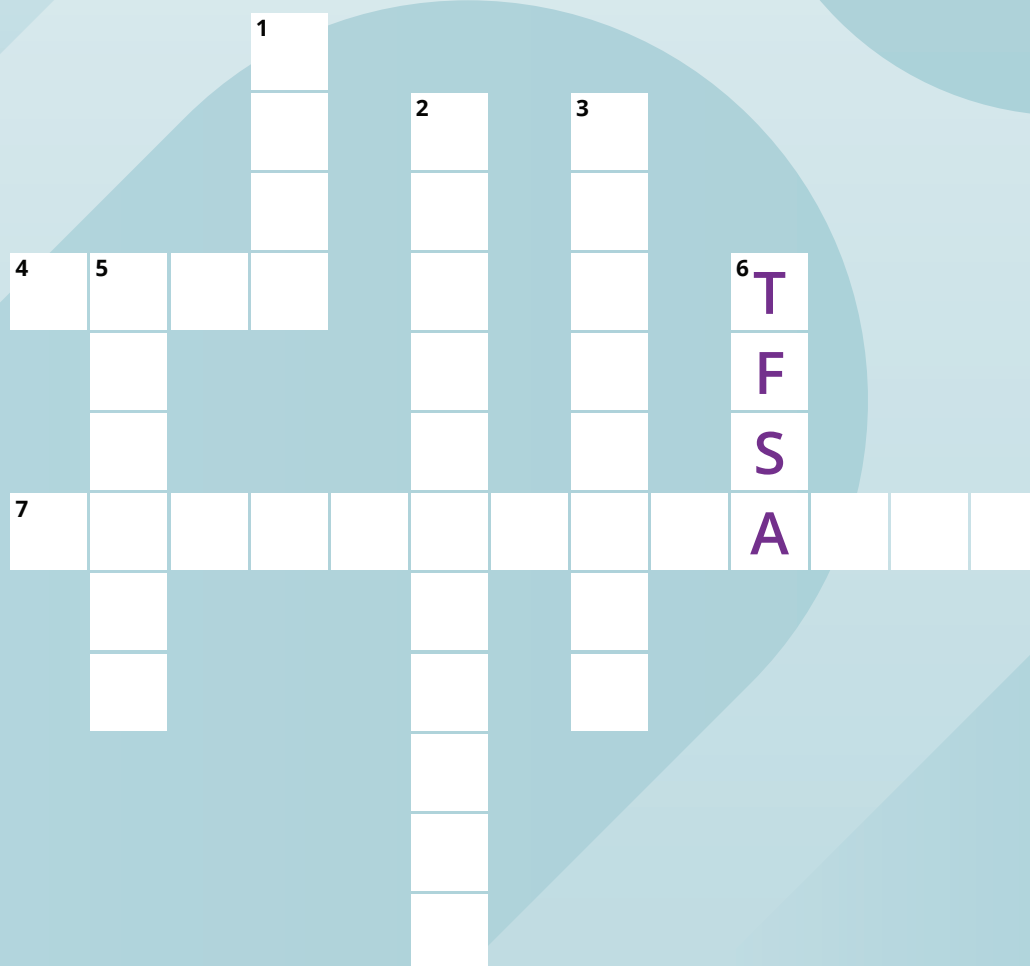
Complete this crossword to test your knowledge of investments!

ACROSS

4. A type of savings account for parents who want to save money for their children's post-secondary education.
7. An investor's appetite for volatility in the market. (two words)

DOWN

1. A retirement saving plan in which any income you earn is usually exempt from tax as long as the funds remain in the plan.
2. A period of time an investor plans to hold an investment until they need the money. (two words)
3. A goal that you plan to reach in a number of years. (two words)
5. The value of shares owned by a company.
6. A type of account that provides tax benefits.

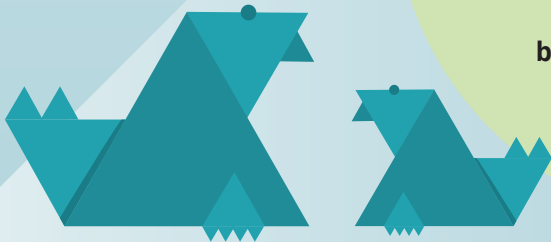


DOWN: 1. RRSP, 2. time horizon, 3. long term, 5. equity, 6. TFSA

ACROSS: 4. RESP, 7. risk tolerance

OCTOBER




Investor Education Month



Evaluate your knowledge of financial markets before making investment decisions on your own.

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
						1 International Day for Older Persons
2 🌙	3	4 Yom Kippur Begins	5 Yom Kippur Ends	6	7	8
WORLD INVESTOR WEEK						
9 🟡	10 Thanksgiving Day	11	12	13	14	15
16	17 🌙	18	19	20 International Credit Union Day	21	22
23	24 Diwali	25 🟡	26	27	28	29
30	Halloween 31					

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Staying on Top of Your Finances

Find the most common motivators to save money among young Manitobans.

F Y C R E T I R E M E N T I Z A T D D W
Q H D R W F L M D Y P O B A E B D S T U
D O W N P A Y M E N T Y I M K S E T L W
U U E M E R G E N C I E S N L U Q L E U
Z S J Q A O M D V P **E D U C A T I O N** R

EMERGENCIES

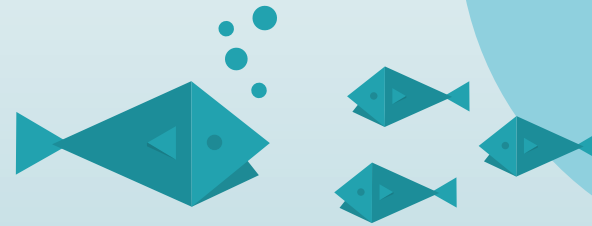
RETIREMENT

EDUCATION

DOWN PAYMENT

NOVEMBER




Financial Literacy Month



20% of young Manitobans believe over-spending to be the biggest barrier to saving money.

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
		1 🌙	2	3	4	5
6	7	8 🟡	9	10	11	12
Daylight Saving Ends					Remembrance Day	
13	14	15	16 🌙	17	18	19
20	21	22	23 🟡	24	25	26
27	28	29	30 🌙			

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Getting Financial Support and Advice

Unscramble the letters to discover a community-based financial institution.

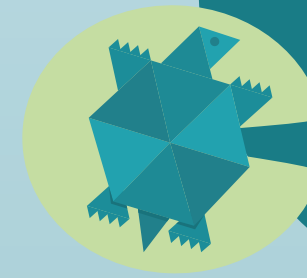
C

CEDIRT UNNOI
(two words)

ANSWER: credit union

DECEMBER




Preparing to get your financial affairs in order for the new year.



Reach out to community-based financial support services for practical experience and guidance to get your finances on track.

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
				1	2	3
4	5	6	7 ●	8	9	10
11	12	13	14	15	16 ◐	17
18	19	20	21	22	23 ○	24
First Night of Hanukkah			Winter Solstice			Christmas Eve
25	26	27	28	29 ◑	30	31
Christmas Day	Last Night of Hanukkah Boxing Day					New Year's Eve

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About MoneySmart Manitoba

MoneySmart Manitoba provides unbiased information and tools to help build confidence and tackle money issues that many Manitobans may face. We encourage Manitobans to grow their financial knowledge by helping

- families talk about and plan their financial futures together
- communities share goals and values around money
- every individual begin and continue their financial journey no matter what their experience

**If you have
concerns about any
financial transactions,
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