

# Budgeting Basics

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Learn to create and stick  
to a budget.



Learn to  
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stick to a  
budget.

# Create Your Budget

A budget helps you pay your bills on time, be prepared for emergencies and reach your financial goals. Take control of your finances by following these five steps.

## 1. Set Guidelines

If you choose to spend more on some expenses, remember to reduce other costs accordingly. Set guidelines on how much money should go toward different expenses.

## 2. Add Up Your Income

To set a monthly budget, you need to know how much money you're earning. Make sure you include all income like salary, interest, pension and any other sources.

## 3. Estimate Expenses

Reevaluate needs and wants when determining monthly fixed and flexible expenses.

## 4. Find the Difference

Subtract your expenses from your income to find how much disposable income you have. If it's a negative number, reduce your expenses.

## 5. Track, Trim and Target

After creating your budget, track your actual income and expenses. You may be surprised to see what you spend on unnecessary expenses. Adjust your budget to fit your lifestyle and financial goals..



Smartphone apps and online services can help you create a personalized budget and will automatically track your spending for you.

## Elements of a Budget

There are some basic guidelines on how much of your income should go toward different expenses (after taxes). You can adjust these numbers to fit your finances.

### Average Canadians' Household Spending Habits

Source: Statistics Canada, 2015

<b>29%</b>	Housing
<b>19%</b>	Transportation
<b>14%</b>	Food
<b>11%</b>	Household Operations
<b>7%</b>	Recreation
<b>6%</b>	Clothing & Accessories
<b>6%</b>	Health & Personal Care
<b>5%</b>	Miscellaneous
<b>3%</b>	Education & Reading Materials



Reevaluate your budget any time there are significant changes in your income or expenses, like a salary raise or a change in rent.

### Getting Started

The first step in creating a budget is to determine how much income you have and how you're spending it. Use our Budget Worksheet to gain a better understanding of your current budget and how much you should be saving and spending in order to reach your financial goals. Remember that fixed expenses stay the same from one month to the next, while flexible expenses are costs that change each month.

# Budget Worksheet

Monthly Net Income	
Income #1	\$
Income #2	\$
Interest	\$
Other	\$
<b>Total Income</b>	\$

Monthly Flexible Expenses	
Food/Groceries	\$
Entertainment	\$
Medical	\$
Utilities	\$
Other	\$
<b>Total Flexible Expenses</b>	\$

Monthly Fixed Expenses	
Housing	\$
Debt Payments	\$
Transportation	\$
Insurance	\$
Other	\$
<b>Total Fixed Expenses</b>	\$

Total Expenses	
<b>Total Monthly Income</b>	\$
<b>Total Monthly Expenses</b> (Add flexible and fixed expenses)	\$
<b>Total for Saving &amp; Investing</b> (Subtract total monthly expenses from total monthly income)	\$

## Get SMART About Expenses

With your budget in place, let the tracking begin. After determining where your money is going, it will be easier to make decisions and gain control of your spending. Cutting back is usually a better place to start than completely removing an expense. After trimming extra spending, it helps to have a goal to save for each month. Setting a goal needs to be SMART:

**S** Specific enough to suggest action.

**M** Measurable to know when you have met your goal.

**A** Attainable goals that are reasonable and possible.

**R** Relevant goals that make sense for your life.

**T** Time-related objectives with a target date.



Reallocate the money you have saved each month and divert it to an emergency fund for unexpected expenses.

## Budgeting Resources

Creating and maintaining a budget

[www.practicalmoneyskills.ca/budgeting](http://www.practicalmoneyskills.ca/budgeting)

Budget worksheet

[www.practicalmoneyskills.ca/budgetplanner](http://www.practicalmoneyskills.ca/budgetplanner)

Financial calculators

[www.practicalmoneyskills.ca/calculators](http://www.practicalmoneyskills.ca/calculators)

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-  Prepaid Card Basics

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PRACTICAL  
MONEY GUIDES

# Credit History

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Your credit history and how it  
affects your future.





Learn what a credit history is and how to make the most of yours.

## What Is a Credit History?

To predict your financial future, many businesses look at your financial past through your credit report. A credit history is a profile within a credit report that shows how you've handled money in the past.

Your credit report is kept on file by two independent credit bureaus: TransUnion Canada and Equifax Canada.

### It May Include Information Like:

- How promptly you have paid off credit cards and loans.
- How reliably you have paid other bills, like rent and utilities.
- Your total outstanding debts.
- Your available credit on mortgages, bank cards, auto loans and other lines of credit.



You can download free resources and estimate your FICO® credit scores online at [www.whatsmyscore.org](http://www.whatsmyscore.org).

Under regulations in Canada, all Canadians can request a free copy of their credit report once every 12 months. However, the free credit report, known as the credit file disclosure or the consumer disclosure, contains only the credit history data and not your credit score.

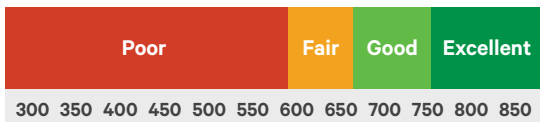
You can ask for a free copy of your credit file by mail from Equifax Canada or TransUnion Canada. You will need to verify your identity with your name, birth date, address and Social Insurance number.

## Who Can See Your Credit Report?

Your credit report can and most likely will be reviewed by anyone planning to give you a loan or credit, such as:



Anyone with a legitimate business need can access your credit report, though a potential employer typically requires your written consent to do so.



### Your Credit Score

When you apply for credit, lenders determine risk by checking your credit scores (also known as FICO scores). Credit scores are calculated by measuring your ability to repay credit and are recorded in your credit reports. FICO scores range from 300 to 850. The higher your score, the lower your perceived risk to a lender, and the more likely you are to receive favorable credit terms. If you have a low credit score, you may be rejected or charged a higher rate of interest.

## Eight Tips to Keep Your Credit Score Strong

- ✓ Complete credit applications carefully and accurately.
- ✓ Use your credit cards responsibly: don't let them reach their limit or spend beyond your means.
- ✓ Try to pay your credit card balance in full each month, but at least make the minimum payment by the due date.
- ✓ If you have problems paying your bills, contact your creditors. They'll often work with you to figure out a payment plan.
- ✓ If you move, let your creditors know your new address as soon as possible to avoid missing bills or other important correspondence.
- ✓ If your credit card is lost or stolen, report it immediately.
- ✓ Review your credit reports periodically and report any errors immediately.
- ✓ Establish a consistent work history.



If your credit card is lost or stolen, report it to the issuer immediately to protect your credit score from being affected.

## Correcting Credit Report Errors

If your credit report contains any mistakes, credit bureaus are legally bound to correct them at no charge if you inform them of the problem in writing within 30 days of receiving your report. Be sure to include documentation to support your claim. If you're not satisfied with the result of the bureau's investigation, you can send a written statement of up to 100 words to clarify your claim. In many cases, the bureau will include your statement with any future reports that contain the disputed information.

### Avoid "Fast Fixes" For Accurate Credit Problems

If you've had any late payments, foreclosures, or repossessions, this information stays in your credit report for up to 7 years. If you've filed for bankruptcy, this information stays in your credit report for up to 10 years.

#### Late Payments, Foreclosures, Repossessions



7 Years

#### Bankruptcy



10 Years

Beware of companies who claim they can "fix" or "remove" these issues for a fee: it is legally impossible to alter an accurate credit history.

If you find yourself in financial trouble, consider contacting Credit Canada ([www.creditcanada.com](http://www.creditcanada.com)), Credit Counselling Canada ([www.creditcounsellingcanada.ca](http://www.creditcounsellingcanada.ca)) or the Credit Counselling Society of Canada ([www.nomoredebts.org](http://www.nomoredebts.org)).

## Credit Bureaus

### Equifax Canada Inc.

1-800-465-7166

[www.equifax.ca](http://www.equifax.ca)







### Trans Union Canada

1-866-525-0262

Or in Quebec: 1-877-713-3393

[www.tuc.ca](http://www.tuc.ca)

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# Credit Card Basics

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What you need to know about  
managing your credit card.



Learn how to  
choose and  
manage your  
credit card.



## The Convenience of Credit

Credit cards can be powerful financial tools for you and your family, and as with all financial products, they need to be used carefully. A credit card is a powerful payment option that allows you to purchase necessary items now and pay later.

### Advantages to Using a Credit Card:

- Being able to buy needed items immediately and earn rewards for purchases.
- Credit cards can also offer more security than other options, as they protect from fraud and eliminate the need to carry large amounts of cash.

### With These Advantages Come Responsibilities

Using a credit card is like taking out a loan. If you don't pay your card balance in full each month, you'll start paying interest on that loan.

- Credit cards have to be managed wisely in order for you to avoid paying interest and accruing debt.
- Understand all terms and conditions.
- Stay on top of payments and realize the true cost of purchases made with credit.
- Maximize the benefits of credit while minimizing the risks to become a responsible credit card owner.



Many banks offer lucrative travel rewards deals if you are willing to pay an annual credit card fee.

## Choose Wisely

The best way to maximize the benefits of credit cards is to understand your financial lifestyle—what you need, what you want and how much money you spend. Begin your search for a credit card by determining key factors like how often you'll use it, and make sure you know the terms of the credit card in the following areas:

- Annual Percentage Rates (APRs) and whether rates are fixed or variable
- Annual, late and overdraft-limit fees
- Credit limit on account
- Grace periods before interest begins accruing
- Rewards including airline miles or cash back



Secured cards can be a good option for those who don't qualify for unsecured credit cards. They limit the credit line to an initial cash deposit carried on the card.

## Use Your Credit Card Responsibly

Except in case of emergency, you should use your credit card the way you would use a debit card. Don't charge purchases that you can't afford to pay for. You should keep track of your spending and ensure you can make your payments on time. Missed payments and compound interest can lead to debt, so manage your spending and make payments on time.

## Understand Your Rights

Credit card holders are entitled to protections. Zero liability means you are not responsible for fraudulent charges when you report them promptly. In some cases, you have the right to dispute purchases with merchants for unsatisfactory products or services. If you see fraudulent activity on your card or need to dispute a charge, call your financial institution immediately.

## Write It Out

Do you have a clear idea of how much debt you have? Many people may avoid thinking about their debt load because it causes stress. Learn to cope with debt by paying it off strategically.

- Start by making a list of everything you owe, whether it's a mortgage, a credit card or student loans.
- Focus on paying off the most urgent debts—loans with the highest interest rates cause the greatest financial impact if you don't pay them off.
- Cut back on other spending so you can pay off debt faster. It will save you money in interest and allow you to focus on other financial goals.

## The True Cost of Credit

If you don't pay off your credit card balance every month, the interest that adds up could mean you'll be paying more than you planned. See how much extra you might pay on a \$1,000 credit card purchase with varying interest rates.

<b>Total Purchase Amount</b> The balance due on your credit card	<b>\$1,000</b>	<b>\$1,000</b>	<b>\$1,000</b>
<b>Credit Card APR</b> The annual interest rate on your credit card	<b>10%</b>	<b>15%</b>	<b>25%</b>
<b>Monthly Payment</b> The minimum monthly payment	<b>\$40</b>	<b>\$40</b>	<b>\$40</b>
<b>Number of Months to Pay Off Purchase Amount*</b> Time it will take to pay off the balance	<b>29</b>	<b>31</b>	<b>36</b>
<b>Total Finance Charge</b> The total amount of money you will pay in interest alone	<b>\$126.02</b>	<b>\$206.50</b>	<b>\$427.22</b>
<b>Total Cost</b> The final amount you will pay for your purchase	<b>\$1,126.02</b>	<b>\$1,206.50</b>	<b>\$1,427.22</b>

\*In general, this assumes that your account has no new charges and that your Annual Percentage Rate does not change.

## Debt Management Resources

There's help available when you're struggling financially. If you think you're falling behind in payments, credit counseling resources are available at little or no cost.

### Credit Canada

1-416-228-DEBT(3328) or 1-800-267-2272

[www.creditcanada.com](http://www.creditcanada.com)

### Credit Counselling Canada/Conseil De Credit Du Canada

1-866-398-5999







[www.creditcounsellingcanada.ca](http://www.creditcounsellingcanada.ca)

### Credit Counselling Society of Canada

1-888-527-8999

[www.nomoredebts.org](http://www.nomoredebts.org)

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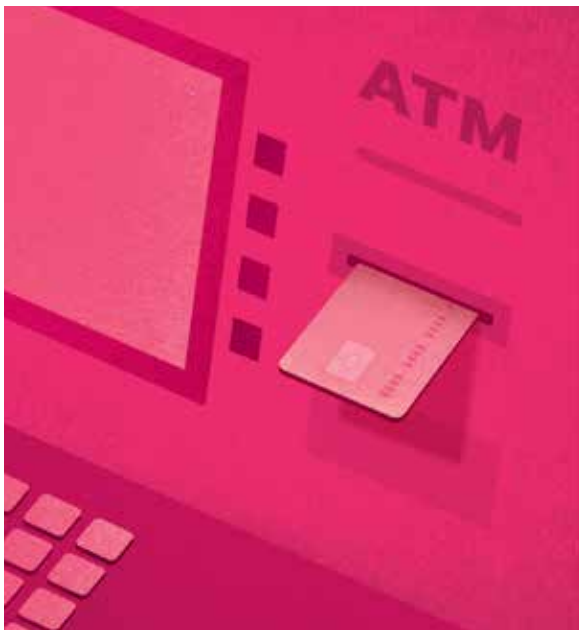
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# Debit Card Basics

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What you need to know about  
using your debit card.



Learn about the features and protections of debit cards.

## Using Debit Cards

While credit cards allow you to purchase now and pay later, debit card transactions are paid instantly, not in the future. A debit card is tied directly to a chequing account, so when you make a purchase using that card, money is withdrawn from your account.

Consumers concerned with debt load can limit their spending by using debit cards, which only allow them to spend what is in their limited chequing account funds.

## Choosing a Debit Card

Selecting a debit card can be simpler than choosing a credit card—for example, you won't need to think about interest rates—but there are a few key factors to consider.

- Look for banks or credit unions with branches near you.
- Investigate fees the bank will charge if you withdraw money from another institution's ATM.
- Learn about daily limits for transfers or withdrawals.
- Consider transfer fees if you think you'll want to move money between your chequing and savings accounts frequently.
- Select a debit card that will let you manage purchases, checks and bill paying from your smartphone.



## Tips for Using Your Card

When using a debit card, consider these tips for managing your account.

- Keep sales and ATM receipts or copies.
- Always be aware of your current bank account balance and available funds.
- Keep track of all transactions, including withdrawals that are still pending.
- Review monthly statements carefully. If you suspect a mistake or fraudulent use, contact your financial institution immediately.



Your financial institution may send alerts to your mobile phone when debit card activity exceeds your dollar limit, your online ID or passwords change, or large transactions are made.

## Secure Your Information

Use of your debit card will require a Personal Identification Number (PIN) for security. Choose a unique number. Avoid obvious choices like your address or birthday. Keep the PIN private.



Keep your debit card PIN safe. Do not write it down or share it with anyone.

## **Know Your Limits**

Many debit cards have daily spending and cash withdrawal limits that protect you in case your card is stolen. Remember, your card might be declined if you exceed your limits, even if you have enough money in the bank. Know your limits and contact your bank if you need to raise or lower amounts.

When you make a purchase, withdraw money from your account or pay bills in amounts that exceed your account balance, you may be subject to overdraft fees. Some financial institutions offer overdraft protection, and they'll cover your cheque or debit transaction so it doesn't bounce. But you may be charged fees for being overdrawn and for each purchase that uses overdraft protection. Balance your account regularly to avoid added fees.

## **Temporary Holds on Cards**

Sometimes when you use your debit card for a "credit-type" transaction like reserving a hotel room, your financial institution may put a temporary hold on your account. Once the transaction is complete and the final bill is settled, the hold will be released.

Many people opt to use a credit card in these situations so they don't tie up their chequing account balance.

## Extra Protections

Many of the same features and protections offered by credit cards are also offered by debit cards, including:

### Zero Liability

You are generally not liable for unauthorized purchases on your debit card as long as you notify your financial institution immediately.

### The Right to Dispute

You may have dispute resolution options should an issue arise with a debit card purchase. This often applies to signed purchases only, but check with your card issuer.

### Plan Ahead







Like credit cards, debit cards are accepted at millions of locations worldwide. Before you travel, remember to notify your financial institution of your plans. Using your card across provincial and international borders may cause your institution to flag and even freeze your card.

## Debit Card Resources

To learn more about debit cards, visit the Practical Money Skills Canada website:

[www.practicalmoneyskills.ca/debit](http://www.practicalmoneyskills.ca/debit)

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# Prepaid Card Basics

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What you should know about  
using prepaid cards.



Find out how  
you can use  
prepaid cards  
as an alternative  
to cash.

## What Are Prepaid Cards?

A prepaid card can be loaded with funds to make purchases anywhere a credit card is accepted. It looks like a debit or credit card and is a safe alternative to carrying cash and paying cheque-cashing fees. They are a good option for travelling and are a popular gift-giving idea because they are widely accepted.

Unlike credit cards, you cannot take on debt with a prepaid card, nor are prepaid cards linked to your bank account like debit cards. A prepaid card has a zero balance until money is added to it. When you make a purchase with a prepaid card, the amount is subtracted from the balance on the card. Once the balance reaches zero, the card is empty.

### With Prepaid Cards You Can:

- ✓ Make purchases in person, online or by phone
- ✓ Give gifts to friends and family
- ✓ Withdraw cash from an ATM or bank
- ✓ Pay bills
- ✓ Once the card balance reaches zero, it can be thrown away unless it is a reloadable card

## Types of Prepaid Cards

**Open Loop.** An electronic payment network-branded card honored wherever the network is accepted.

**Closed Loop.** A card used for transactions exclusively at a particular merchant's locations.

**Reloadable Cards.** A prepaid card that you can add money to.

**Gift Cards.** A non-reloadable card that can be given as a gift and used until the balance is zero.

**Travel Cards.** An alternative to cash and traveller's cheques, some cards offer multiple currencies on one card, lost luggage reimbursement, emergency card replacement and zero liability.



Some prepaid cards can have money reloaded onto them so they can continue to be used. Others, such as gift cards, can be discarded when all of the funds are spent.



## Prepaid Card Features

There are many prepaid cards out there, and choosing the right one is important. What features are the most important to you?

### Reloadable

Some prepaid cards allow you to add money once the balance reaches zero. Gift cards are not reloadable.

### Liability Protection

Some prepaid cards will protect your balance in case the card is lost or stolen. Look for a card that offers a zero-liability policy.

### Expiration Dates

While many cards do not expire, some carry monthly maintenance fees, which can reduce your card balance. Prepaid cards are best for storing money you intend to spend in the short term.

### Low Fees

Is there an activation fee charged when you set up the card? What are the fees charged for ATM withdrawals? Take note of any fees associated with the card you choose.

## **Protect Yourself and Your Money**

Once you've chosen a prepaid card or received one, it's up to you to keep your money safe.

### **Use the Card Carefully**

Keep track of your balance so you don't get charged a fee for trying to spend more than is available.

### **Keep Your PIN Secret**

Pick a number that's hard for someone else to guess—not your birthday or address. Don't tell it to anyone or write it where it could be easily found.

### **Remember Important Info**

Make sure you know your card issuer's policies for lost or stolen cards and keep your card number and the customer service phone number in a safe place at home.







### **Act Quickly**

If your card is lost or stolen, let the card issuer know right away. Most card issuers will freeze the funds so the card can't be used and send you a new card with your remaining balance on it.

## Prepaid Card Resources

To learn more about prepaid cards, visit the Financial Consumer Agency of Canada's website at [www.canada.ca/en/financial-consumer-agency.html](http://www.canada.ca/en/financial-consumer-agency.html)

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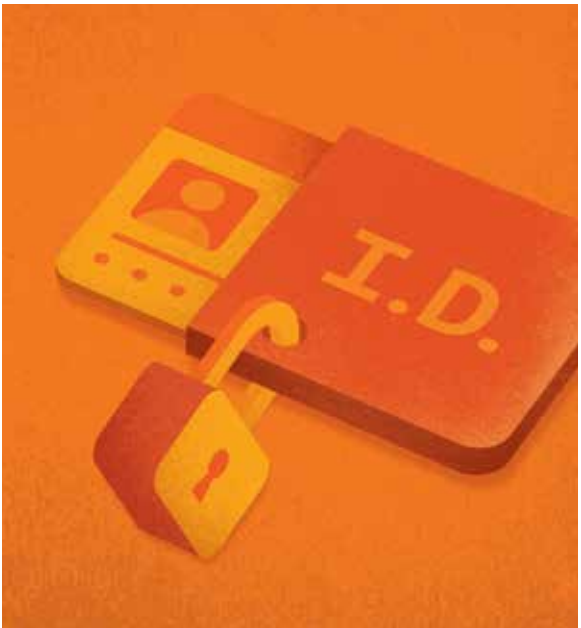
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# Identity Theft

How to safeguard your identity  
and financial information from theft.



Protect your  
finances and  
avoid fraud with  
these identity  
theft basics.

## What to Do If Your Identity Is Stolen

When your personal and financial information falls into the wrong hands, the consequences can be devastating. Identity thieves can steal money from your accounts, open new credit cards and apply for loans. This can have lasting effects on your credit score, so it's important to take steps to protect your identity.

### Credit Bureaus

Contact the fraud departments of each of the credit bureaus listed on the back of this guide immediately if you are a victim of identity theft. Request a fraud alert on your file; doing so will not damage your credit score. You can also request a security freeze, preventing credit issuers from obtaining access to your credit files without your permission, hence keeping thieves from opening up new credit cards or loans.

### Law Enforcement

Report identity theft to your local police department. If the crime occurred in an area other than where you live, you may wish to report it to law enforcement there as well. The police will create an identity theft report and give you a copy that you can send to the credit bureaus.

### Canadian Anti-Fraud Centre

Many law enforcement agencies encourage victims of identity theft to report their situation to the Canadian Anti-Fraud Centre (CAFC). CAFC is the central agency in Canada that collects information and criminal intelligence on such matters as mass marketing fraud (eg. Telemarketing), advance fee fraud, internet fraud and identification theft complaints.

## **Banks and Credit Card Issuers**

Report the theft to your credit card issuers and banks and request replacement cards with new account numbers. If some of your cheques were stolen, you can ask your bank to stop payment on them.

## **Five Ways to Protect Yourself**

There are some simple steps you can take to reduce the risk of becoming a victim of identity theft or card fraud.

### **1. Practice Safe Internet Use**

Delete spam emails that ask for personal information, and keep your anti-virus and anti-spyware software up-to-date. Shop online only with secure web pages (check the address bar for “https” next to an image of a lock). Never email credit card numbers, Social Insurance Numbers or other personal information.

### **2. Destroy Personal Financial Records**

Shred unneeded credit card statements, ATM and debit card receipts and other documents that may contain personal financial information.

### **3. Guard Your Social Insurance Number**

Fraudsters seek your Social Insurance Number because it can help them access your credit and open bogus accounts. Never carry your card; instead, memorize your number and store the card securely.

### **4. Check Your Credit Report**

Regularly review your credit reports for suspicious activity. You can request one free copy of each report per year from both TransUnion Canada and Equifax Canada.

The free version of the credit report contains only the core of the report – the credit history data only - and not your credit score.

## 5. Beware of Scams

Never give out personal information via phone or email to someone claiming to represent your bank, credit card company, a government agency, a charity or other organization. If you think the request is legitimate, contact the company directly to confirm their claims.



Children are at high risk for identity theft and fraud. Identity thieves can use their Social Insurance Numbers to illegally obtain jobs, credit accounts, mortgages and car loans. Use the same precautions handling your children's personal information as with your own and follow the same theft report procedures.



## Tips For Travelers

Whether you're travelling for business or pleasure, be on the alert for opportunities that thieves may try to take advantage of:

**Receipts.** Don't leave credit card receipts on restaurant tables; hand them directly to the server. Keep a copy of all receipts.

**Wallets.** Instead of carrying your wallet in your pocket or bag, consider using a travel pouch worn under your clothing to keep it out of sight.

**Cheques.** Leave your chequebook at home, safely stored in a locked safe or drawer.

**Phones.** Always protect your smartphone with complex passwords or passcodes. Turn off Bluetooth as a security measure, and be aware that many free Wi-Fi networks are not secure.

**Mail.** Put a delivery hold on your mail whenever you travel. It can be delivered the day after you return from your trip.

**Hotels.** Lock up all valuables in rooms or hotel safes while you are out, including laptops, passports and other documents containing personal identifying information.

**Airplanes.** Don't put any items that contain your Social Insurance Number, card or account numbers in checked luggage. Always carry those items securely in carry-on luggage.



Send police reports to the credit bureaus by certified mail, return receipt requested.

## Identity Theft Resources

If you are a victim of identity theft, your first action should be to contact the fraud departments of the main credit bureaus listed below. Request that a fraud alert be placed in your file.

You should also consider reporting the theft to the Canadian Anti Fraud Centre.

[www.antifraudcentre-centreantifraude.ca](http://www.antifraudcentre-centreantifraude.ca)

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