

Get Set for Budgeting, Organization & Time Management



Canada

EMPLOYMENT
ONTARIO

Ontario



Outline

| Session | Topics |
|---------|--|
| 1 | <ul style="list-style-type: none">• Defining budgeting• The importance of budgeting• Budgeting vocabulary |
| 2 | <ul style="list-style-type: none">• Your income and expenses• Your spending habits and cutting back• Needs vs. wants• Saving |
| 3 | <ul style="list-style-type: none">• Credit and debt• Calculating interest |
| 4 | <ul style="list-style-type: none">• Consumer knowledge• Comparison shopping• Groceries and meal planning on a budget |
| 5 | <ul style="list-style-type: none">• Online shopping• Online financial safety• Organizing online bills and information |
| 6 | <ul style="list-style-type: none">• Seasonal budgeting• Planning and saving for special occasions• Financial resources in your community |
| 7 | <ul style="list-style-type: none">• Organizing your home• De-cluttering• Online selling and trading |
| 8 | <ul style="list-style-type: none">• Time management• Calendars and schedules• Prioritizing and check lists |
| 9 | <ul style="list-style-type: none">• Organizing information• Organizational systems• LATCH principal |
| 10 | <ul style="list-style-type: none">• Creating a budget• Culminating task |

Introduction

In this learning series, you will learn skills that will help you improve your budgeting, organization and time management skills. Having excellent budgeting skills will ensure you always have money for the things you need. Improving your organization and time management skills will render you more efficient and successful on a daily basis.



ACTIVITY

Complete the assessment package. The purpose of this assessment is to determine what tasks you can already complete independently and what skills you will upgrade during this learning series.

When you have completed the assessment, make sure your name is on the package and hand it to your facilitator.

Learning Styles

It is also important to understand how you learn best.

There are 3 learning styles:

1. **Visual:** understanding and learning best when information is presented visually through written information, pictures, charts, graphs, etc.
2. **Auditory:** Understanding and learning best when information is presented in an auditory manner. Hearing information through voice, music, sounds, etc.
3. **Kinesthetic:** Understanding and learning best when information is presented through experience. Using ones hands or bodies to experience concepts being taught.





DISCUSS

Why is it important to understand how we learn best?

Why is understanding the different types of learners important when learning new skills?



ACTIVITY

Complete the learning style survey to determine what type of learner you are. When completed, make sure your name is on it, and hand it to your facilitator.



LEARNER PLANS

The learner plan is a tool for yourself and your facilitator to use, to plan and monitor your goal, learning activities, milestones, additional supports required and referral results.

Review your learner plan and complete the following tasks:

1. On page 1, print your first and last name in the box labelled “*learner*”.

A. GOAL PATH and OALCF COMPETENCIES
Learner:

2. On page 1, print your learning style in the box labelled “*what is the learner’s learning style?*”

What is the learner’s learning style?

3. On the last page, sign your name in the box labelled “*learner*” and print today’s date in the box labelled “*date*” to the right.

| | |
|--|----------------------------|
| I agree to the content of this Learner Plan. | |
| Learner: <input type="text"/> | Date: <input type="text"/> |

When you have completed these tasks, hand your learner plan to your facilitator. We will review your learner plan on a regular basis throughout the learning series. At the end of the learning series, you will be provided with a copy of your learner plan.

Milestones

Milestones are activities you will complete during the program. They allow you to demonstrate your ability to successfully complete specific tasks related to your goal.

In this learning series, you will complete 2 milestones. As you saw on your learner plan template, you will complete the following milestones:

- a) Milestone 28: Create and organize a to-do list.
- b) Milestone 217: Use a grocery flyer to compare costs and make simple calculations.



SESSION 1

In this session you will develop the following skills for success:

| | |
|----------------------|---|
| Adaptability | You will learn skills to help you adapt to financial changes in your life. |
| Collaboration | You will work collectively with your classmates to complete task based activities with a mutual goal. |
| Communication | You will practice your verbal communication skills while discussing and defining budgeting vocabulary and the importance of a budget. |
| Digital | Use digital skills to locate and take part in a budgeting skills self-assessment and vocabulary research. |
| Reading | You will find, read and understand information about budgeting, and its importance. |
| Writing | You will document information about budgets and their importance. |

What is a Budget?

A budget is a plan for how you are going to spend and save your money. It uses income and expense estimations to predict how much you will make and spend during a specific period of time.

It doesn't matter how much money one has, EVERYONE should use a budget. Budgets ensure we have money to pay for the things we need and help us save for the things we want.



DISCUSS

Do you use a budget now?

How would you rank your current budgeting skills?

Why do you think using a budget is important?



ACTIVITY

To test your current budgeting knowledge, use the link below to complete the budgeting knowledge quiz.

<https://www.practicalmoneyskills.com/learn/budgeting>



DISCUSS

How did you do?

Budgeting Vocabulary

Before you can begin creating a budget for yourself, you need to be familiar with the terms used on a budget.



ACTIVITY

Use a computer to search for budgeting vocabulary definitions and fill in the chart below. When everyone is done, share and discuss the definitions you have each found.

| | |
|--------------------------|--|
| Income | |
| Expenses | |
| Fixed expenses | |
| Variable expenses | |
| Disposable income | |
| Gross income | |
| Net income | |

| | |
|---------------------------------|--|
| Average | |
| Estimation | |
| Interest | |
| Debt | |
| Assets | |
| Inflation | |
| Liability | |
| Appreciate | |
| Depreciate | |
| Discretionary income | |



DISCUSS

Can you think of some things that appreciate?

Can you think of some things that depreciate?

Getting Started

Understanding your financial situation is an important first step in creating a budget. Being aware of what your income and expenses are will help you create a realistic budget. Throughout the remainder of this learning series, we will be learning how to create an organized, balanced budget while following some common budgeting tips. Some of these tips include:

1. Don't spend beyond your means. If you don't have the income, don't purchase the expense.
2. Remember that every month is different.
3. Pay off your debts.
4. Trim your budget when you can.
5. Track your progress: Review your budget on a regular basis and make sure you are sticking to your plan.
6. Create a buffer in your budget: Don't spread yourself too thinly. Make sure you over estimate expenses so that you have money left over instead of not having enough.
7. Cut up your credit cards.
8. Try a cash budget if you are struggling to keep track of purchases.
9. Use a budgeting tool such as a spreadsheet, or app or website.
10. Set goals.

SESSION 2

In this session you will develop the following skills for success:

| | |
|------------------------------------|---|
| Adaptability | You will learn skills to help you adapt to financial changes in your life such as cutting costs. |
| Collaboration | You will work collectively with your classmates to complete task based activities with a mutual goal. |
| Communication | You will practice your verbal communication skills while discussing a variety of budgeting topics. |
| Creativity & Innovation | You will use your creative and innovation skills to come up with ways to cut costs and save money when budgeting. |
| Numeracy | Complete basic calculations to understand discounts and cost savings. |
| Problem Solving | You will work through financial problems to determine how to pay off debts and cut costs. |
| Reading | You will find, read and understand information about spending habits and cutting costs to budget. |
| Writing | You will document information about your spending habits and complete basic documents to begin budgeting. |

Spending Habits

Before you can create a budget, you must understand what kind of spender you are. Understanding your spending habits will help you to make changes so you can pay off debts, and save money.



DISCUSS

What kind of spender do you think you are? What spending habits do you have? Are they good habits or bad habits?



ACTIVITY

Are you a spender or a saver? Complete the true/false quiz below. Print T for true and F for false in the column to the right of each statement.

| Statement | T/F |
|--|-----|
| I am happy when I am saving money regardless of what the money is for. | |
| I am organized and responsible when it comes to money. | |
| I do not impulse shop, I always think about my purchases and research. | |
| I avoid credit cards. | |
| My friends and family sometimes call me cheap. | |
| I set financial goals and stick to them. | |
| I pay my bills the same day I receive them. | |
| I am happiest when I have large amounts of money in my bank account. | |
| When I shop, I only buy things on sale. | |
| I often say no to outings or activities that cost money with friends and family. | |

If 6 or more of your answers are false, you are not a saver, you are a spender.



VIDEO:

Watch the video, “The 5 Types of Spenders: Which Are You? – The 3-Minute Guide”

https://youtu.be/m0lxbmXv_Cg

Which type of spender do you think you are?

A good way to better understand where you are spending your money is to track your spending for a set period of time. To track your spending you can:

- Carry a notebook with you to write down every purchase you make.
- Save receipts for everything you purchase and enter it in a spending tracker at a later time.
- Use your cell phone to document purchases you make. You can use the notes app, or download a free spending tracker app.



Keeping track of where you are spending your money will help you determine where you can and should cut costs. Cutting costs will help you pay off debts faster and/or save faster.

CHALLENGE: For the duration of this learning series, track your spending. Every cent. During the last session, we will discuss spending habits and what you maybe learned about yourself and your habits.

Needs vs. Wants

When creating your budget you need to distinguish between your needs and wants. Your priority should be to pay for your needs first.

Needs are things we require to survive. Wants are things that are nice to have, and sometimes important to us, but are not required for survival.



ACTIVITY

As a group, make a list of needs and wants using the chart below.

| Needs | Wants |
|-------|-------|
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When we are going to cut back on spending, we need to decide which wants are least important to us. Cutting back does not have to mean cutting out all together.



ACTIVITY

Make a list of wants that you purchase on a regular basis that are least important to you. Choose things you are willing to cut back on to save.



SCENARIO EXAMPLE

You currently buy a coffee from a coffee shop every day. You are trying to cut back on your spending and decide to only buy a coffee from a coffee shop 4 days a week instead of 7. If each coffee costs \$2, how much will you save each week? How much will you save each year?



Week: 3 coffees X \$2.00 = \$6.00. You will save \$6.00 each week.

Year: \$6.00 per week X 52 weeks in each year = \$312.00. You will save \$312.00 each year if you buy 3 less coffees each week.

What could you do with an extra \$312.00 each year?

Tips for Cutting Back and Spending Less

There are many ways you can avoid spending money. Some of them include:

1. Avoid trips to stores, shopping malls and online shopping websites if you do not need anything.
2. Use a cash budget. Sometimes debit and credit cards make buying things too easy. Only spend cash you have with you.
3. If you choose to have a credit card, leave it at home. If you don't have it with you when you are out, you can't use it.
4. If you think you need or want something, sleep on it. If you still need or want that item the next day and you are willing to go back for it, then buy it.

5. Avoid online shopping. Adding items to your cart on an online shopping website can become too easy. Totals can add up quickly.
6. Avoid buying things just because they are on sale. If you don't need the product, don't buy it.
7. Use a spending tracker. If you open your spending tracker and look at it before making a purchase, it might remind you that you have already spent too much that day, week or month.

Reducing Household Bills

Another way you can decrease your monthly expenses is to reduce the cost of your monthly bills. Utility and housing costs are continuously rising.



DISCUSS

As a group discuss the ways in which you can reduce household bills such as your hydro, gas and water bills.



VIDEO:

Watch the video, "6 of the Easiest Ways to Cut Back on Spending"

<https://youtu.be/WmCwgK2BnaU>

Do you agree with these tips? Do you already do some of these things?

Income and Expenses

Understanding your spending habits and household costs will help you to better estimate your expenses when creating your budget.

Income can be any money you earn; the money you have coming IN to your bank account. Examples of income sources can include:

- Pay cheques
- Pension
- Disability payment
- Social assistance
- Child support
- Alimony
- Unemployment

An expense is any money you are paying out of your bank account. Anything you pay for or spend money on. Examples of expenses can include:

- Rent
- Mortgage payment
- Hydro bill
- Personal care (nails, haircuts)
- Child care
- Transportation
- Groceries
- Insurance

Everyone's income and expenses are different. Some expenses change on a monthly basis and sometimes we have unexpected expenses.



ACTIVITY

Use the chart on the following page to make a list of your monthly expenses and income. Don't forget to include items such as pet care, entertainment, coffee shops and cigarettes that we sometimes forget about.

The following are some tips for saving wisely:

- Pay off expensive debts first.
- Make a savings plan. This might include reviewing your budget to determine how much you can afford to save each month.
- Some experts recommend you save 10% of your “take home pay” each month if you can.
- Cut unnecessary expenses to leave more money for savings.

When you are ready to start saving, there are different options available to you for saving money. You can speak to a financial advisor at your financial institution about what options suits your needs best. Like any other product or service, it is a good idea to shop around to find the best offer.



ACTIVITY

Use a search engine to research saving methods and complete the chart below. Include information about the saving option like what interest rate it offers, the convenience of using it and if there are any fees.

| Saving Option | Notes |
|---|--------------|
| Tax Free Savings Account (TFSA) | |
| Registered Retirement Savings Plan (RRSP) | |
| General Savings Account | |
| High Interest Savings Account | |
| Registered Education Savings Plan (RESP) | |



DISCUSS

Which type of savings account do you think is best? Why?

SESSION 3

In this session you will develop the following skills for success:

| | |
|------------------------|---|
| Adaptability | You will learn skills to help you adapt to financial changes in your life such as cutting costs to reduce debt. |
| Collaboration | You will work collectively with your classmates to complete task based activities with a mutual goal. |
| Communication | You will practice your verbal communication skills while discussing credit and debt. |
| Digital | You will practice your digital skills while researching credit cards and other methods of credit. |
| Numeracy | Complete basic calculations to understand interest payments and financing. |
| Problem Solving | You will work through financial problems to determine how to pay off debts and reduce interest costs. |
| Reading | You will find, read and understand information about credit and debt. |
| Writing | You will document information about credit methods and paying off debt. |

Credit

Credit allows consumers to take home products or services before paying, with the promise that a payment will be made in the future. When a credit transaction occurs, there is an agreement between the lender and the borrower. The lender agrees to pay for the goods or services at time of purchase, and the borrower agrees to repay the lender at a later date for an agreed upon fee.

There are a range of ways and reasons to borrow money. Some common ways of borrowing money include:

- Credit cards
- Bank loans
- Line of credit
- Mortgage or home loans
- Payday loans

Credit Cards

Credit cards lend you a limited amount of money that you must pay back by a certain date. Credit cards have many advantages, but they also have several disadvantages.



ACTIVITY

As a group, complete the credit card use pros and cons chart below.

| PROS | CONS |
|------|------|
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| | |

Choosing the right credit card can be a difficult decision. There are 3 key differences between credit cards. They are:

1. Interest rates
2. Fees
3. Rewards programs

If you choose to have a credit card, make sure you shop around before signing up. Compare interest rates, fees and rewards programs. Choose a credit card that suits your needs best. For example, some credit cards may offer a lower interest rate, but charge an annual fee.

Some credit cards may also offer low introductory interest rates, or no annual fee for the first year. These offers may sound great, but when the introductory offer ends, the fees and interest rate may increase substantially.



ACTIVITY

Use a search engine to research 3 types of credit cards. Complete the chart below with your findings.

| Card Name | Interest Rate | Fees | Rewards/Incentives |
|-----------|---------------|------|--------------------|
| | | | |
| | | | |
| | | | |



DISCUSS

Share your credit card research findings with the group. Which card would you choose and why?

Bank Loans

Bank loans allow you to borrow a specific amount of money, which you agree to pay back by making payments over an agreed upon amount of time. With any bank loan, you will pay interest and sometimes a fee as well.

Bank loans are usually used for specific purchases such as home renovations, furniture, cars, or to consolidate other debts (we will discuss debt consolidation later in this session).

Bank loans usually have a lower interest rate than a credit card. Most bank loans range from \$100 to \$50,000. Your bank may offer you a loan for more than what you need. Be careful not to borrow more than you can pay back.

Like any loan, make sure you understand the agreement. Make sure you ask about the following information:

- Amount of the loan
- Interest rate and whether it is fixed or variable
- Loan term (how many months you have to pay it back)
- Payment amount
- Any additional fees



Your bank may offer you loan insurance. You do not have to purchase loan insurance, but if you choose to, make sure it will meet your protection needs. Loan insurance will help cover your loan payments if you become ill, have an accident, die, or you lose your job. The price of the insurance will depend on your age, the amount of the loan, and the facility you are borrowing from.

Line of Credit

A line of credit is a loan that lets you borrow money up to a specific limit. Similar to a credit card, you can use as much or as little of the money as you need. You can pay back the money at any time and you only have to pay interest on the money you use.

Sometimes there are fees involved with having a line of credit. This will depend on the terms you agree to with your bank. The interest charged on a line of credit is usually variable. This means it can go up or down over time. Lines of credit usually have a lower interest rate than credit cards and personal loans.

Using your line of credit is similar to using a bank account or credit card. You can write a cheque, use an ATM, pay for goods or services using your banking card, or transfer funds using online banking. Like a credit card, you will receive a monthly statement indicating how much you currently owe. You must make a minimum payment each month.

Mortgage / Home Loans

A mortgage is a loan used to buy a home or property. A mortgage is usually a large loan that is paid back over many years. If a mortgage loan is not paid back, the lender can take possession of the property.

Having a mortgage requires you to make regular payments that cover the interest on the loan and part of the principal.

Principal: the amount of the original loan, not including interest.





ACTIVITY

Match the mortgage terminology with the definition.

- A. mortgage
- B. equity
- C. principal
- D. interest
- E. down payment
- F. amortization
- G. variable interest rate
- H. fixed interest rate
- I. term
- J. open mortgage

| Definition | Letter |
|--|---------------|
| The amount of the loan. | |
| The period of time it will take to pay off a mortgage in full. | |
| The amount of money you deposit when you first buy a home. | |
| A mortgage that you can prepay at any time during the term. | |
| An interest rate that can change during the term. | |
| The length of time your mortgage agreement is in effect. | |
| The amount you pay the lender in exchange for the loan. | |
| An interest rate that stays the same during the term. | |
| The current market value of the home or property minus the amount remaining on the mortgage loan. | |
| A type of loan that allows the lender to take possession of the property if payments are not made. | |

Payday Loans

A payday loan is a short-term loan that usually have high fees. These loans are only available for a short period of time, usually only weeks. The lender allows you to make payments consistent with your pay schedule. You can usually receive a loan without a credit check and you pay a flat rate fee instead of interest when you pay the loan back on time.

Payday loans are available through private companies, not financial institutions. If you do choose to use a payday loan, make sure you are using a licensed payday lender.



Debt

A debt is something that is owed to a lender. In the case of budgeting, it is money owed to a lender. A debt can be amounts owed on a credit card, bank loan, car loan, mortgage, or money borrowed from a friend or family member.

There are different types of debts. Some debts, such as a mortgage or student loan can be investments. They can be costly in the short term, but could end up paying for itself in the long term. For example, the house you take out a mortgage on might increase in value, which will earn you money when you sell it. A student loan can help you go to college or university, which will help you get a higher paying job when you are finished.



Debt can get worse over time, especially if it is unpaid debt. There are things you can do to help you pay off your debts faster. Some of them include:

1. Identify what you owe and make a plan. For each debt, make sure you know:
 - a. How much you owe.
 - b. The minimum monthly payments.
 - c. The interest rate.
2. Update your budget. Decide what you can cut back on to put more money towards debt payments.
3. Work directly with your creditors or financial institutions.

4. Consolidate your debt. To consolidate your debt, you apply for a loan that you can pay off all debts with. You will then only have 1 monthly debt payment instead of paying multiple debts each month.
 - a. Shop around for the best interest rate on a consolidation loan.
 - b. There will also be eligibility criteria when you apply.
5. If you are paying off multiple debts at once, pay the debt with the highest interest rate first.
6. Seek help if you need it. There is credit counseling available in your community. They will help you determine your debt load, set a realistic budget, negotiate with creditors and pay off your debts faster.



ACTIVITY

Use a search engine to find credit counselling available in your community. Record their contact information in the space below.

Interest

Interest is the fee a lender or creditor charges in exchange for borrowing money. There are 3 types of interest. They are:

- Simple interest
- Accrued interest
- Compounding interest

Simple Interest

Simple interest is the amount of interest due on a loan based on the principal loan that is still owed.

Example: If you borrow \$3,000 with a 3% interest rate, the loan will require you to pay \$90 each year in interest.

To calculate the final amount paid using simple interest, use this formula:

$$A = P(1 + rt)$$

A = final amount

P = principal

r = interest rate

n = the number of times interest is applied per time period

t = the number of time periods elapsed

$$A = \$3,000 \times (1 + 3\% \times 1)$$

(3 ÷ 100 = 0.03) – convert percent to a decimal

$$A = \$3,000 \times (1 + 0.03 \times 1)$$

$$A = \$3,000 \times 1.03$$

$$A = \$3090$$

Accrued Interest

Accrued interest is accumulated interest that is unpaid until the end of the period. If a loan requires monthly payments, interest accumulates throughout the month.

Example: If the monthly interest payment is \$30, this means the interest is accruing by \$1 each day. When the end of the month has been reached, the borrower will owe \$30 in accrued interest.

Compound Interest

Compounding interest simply put is when you pay interest, on interest. The interest payments change each period instead of staying fixed. Simple interest is only based on the principal. Compound interest is based on the principal and previous interest earned or accrued.

Example: If you borrow \$1,000 with a 2% interest rate that compounds monthly, after 1 year, or 12 months, you will owe \$1020.18 at the end of the year.

To calculate the final amount paid using compound interest, use this formula:

$$A = P \left(1 + \frac{r}{n} \right)^{nt}$$

A = final amount

P = principal

r = interest rate

n = the number of times interest is applied per time period

t = the number of time periods elapsed

$$A = \$1000(1 + 2\%/12)^{12 \times 1}$$

$$A = \$1000(1 + 0.02 \div 12)^{12 \times 1}$$

$$A = \$1000(1 + 0.00166667)^{12}$$

$$A = \$1000(1.00166667)^{12}$$

$$A = \$1000 \times 1.02018$$

$$A = \$1020.18$$



ACTIVITY

Complete the interest calculations below.

1. Jesse takes out a loan to purchase new furniture. His loan was for \$3500. The furniture store offered him 6% annual simple interest financing for 24 months. How much will the furniture cost him in total when he has paid this debt off?

2. Sam borrowed \$12,500 from a credit union. The loan was offered at 2% simple interest for 72 months. What will Sam's final amount be after paying this debt off?

3. Sarah borrowed \$8500 for 4 years at 7.5% interest compounded annually. What is the total she will pay back after 4 years?



DISCUSS

When is compound interest a good thing to have?

SESSION 4

In this session you will develop the following skills for success:

| | |
|------------------------------------|---|
| Adaptability | You will learn skills to help you adapt to new shopping habits to save more money. |
| Collaboration | You will work collectively with your classmates to complete task based activities with a mutual goal. |
| Communication | You will practice your verbal communication skills while discussing and sharing information about consumerism. |
| Creativity & Innovation | Use your creativity and innovation skills so come up with and share unique ways to get the most for your money when grocery shopping on a budget. |
| Digital | You will practice your digital skills while researching incentive programs and comparison shopping. |
| Numeracy | Complete basic calculations to understand savings programs. |
| Reading | You will find, read and understand information about retail establishments, grocery stores and incentive programs. |
| Writing | You will document information gathered from your online research. |

Being a Wise Consumer

Being a wise consumer can include many things. It can include doing research, not over buying and staying within your budget.



VIDEO:

Watch the video, "How to Be a Smart Shopper."

<https://youtu.be/QEcbWYeoFaM>

Which type of shopper do you think you are?

Do you agree with these tips? Do you already do some of these things?



DISCUSS

What are some ways you already save on shopping bills?

Comparison Shopping

Before you make a purchase, do some research. Use the internet to compare prices. Read the flyers that come in the mail. Use flyer apps such as the Flipp app to compare pricing. Ask friends or family for advice about where they bought certain products. These strategies can be used for weekly groceries, or large ticket items such as a television.



ACTIVITY

Pretend you are shopping for a laptop. Use a search engine to research different laptops. Once you have chosen a brand you think you would purchase, find 3 different businesses that sell the particular lap top and compare. Fill in the chart below with the information you find.

| Brand | Store | Price | Specs |
|-------|-------|-------|-------|
| | | | |
| | | | |
| | | | |

Price Matching

Some businesses will match the advertised price at another store. For example, if No Frills has 500g blocks of cheese on sale you can bring their flyer into Walmart and pay the No Frills advertised price for the same block of cheese.

Using this offer in stores can save you money in multiple ways. You will save the money on the sale item, but might also save on transportation costs involved in going to multiple stores.



Coupons

Always check newspapers, flyers and the internet for coupons. Even if the coupons are for small amounts of savings, it is worth the two minutes it takes to cut them out. If you use two \$1 off coupons each week, that is a savings of \$104 each year.



DISCUSS

Does anyone currently use coupons?

Rewards Programs and Points Cards

Take advantage of rewards programs and points cards offered by businesses. Many businesses will allow you to collect points to earn free products or services.



DISCUSS

Can you think of any rewards programs or points systems offered at local businesses?

Avoid Name Brands

When possible, buy the store brand products instead of name brand products. For example, if you are shopping at Walmart you can buy the Great Value or Our Finest products instead of name brand products that might cost more.



ACTIVITY

Choose 4 name brand products and compare their price to a store brand product. Use the internet to find the price information and record your findings in the chart below.

| Product | Name Brand Price | Store Brand Price |
|---------|------------------|-------------------|
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Buying in Bulk

When it makes sense, buy in bulk. For example, if an item you use on a regular basis is on sale, buy larger quantities. Making the larger purchase is an investment that will save you in the future, when you don't have to buy the product at full price the next time you need it. As well, sometimes buying the larger box or package of something means you are spending less overall.

Example: A box of diapers containing 276 diapers costs \$42.99.

$$\$42.99 \div 276 = \$0.16$$

Each diaper costs \$0.16

A box of diapers containing 84 diapers costs \$19.99

$$\$19.99 \div 84 = \$0.24$$

Each diaper costs \$0.24

In the example above, the larger box of diapers costs more money, BUT each individual diaper costs less than the smaller box. Therefore, you are saving money by buying the larger box.

Saving Money on Grocery Bills

Buying groceries is a necessity in every household. There are ways you can save money and cut costs when grocery shopping.



VIDEO:

Watch the video, “5 Grocery Shopping Hacks That Will Save You Money in 2023.”

<https://youtu.be/bSueexFPHIA>

Do you already do some of these things?

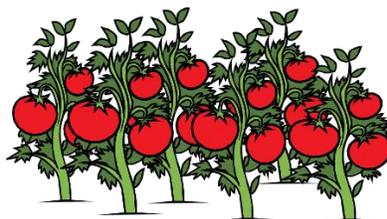
Which tip did you like best?

Seasonal Products

When food is in season, it is freshest and cheapest. Shop at your local farmer’s market or grocery store for in season products. Buy in bulk and freeze what you aren’t going to use right away.

Grow Your Own

Grow your own produce. You do not need a large property to grow small quantities of vegetables and herbs. A simple window garden box will suffice. Grow your own herbs, or smaller vegetables such as tomatoes or beans. Eat them as you harvest them. Freeze any extra you have for a later date. Starting a garden can be inexpensive. Seeds and small starter plants can be purchased for very little money.



Cook Creatively and Waste Free

When you are cooking, use every part of the product you are using. For example, you can use carrot tops in a salad as an extra greenery. Make sure if you have left overs after a meal, eat them before they go bad. If you are not a fan of left overs, turn them into something else. For example, you can use left over meat or vegetables in a pasta, soup or omelet.



Meal Planning

As we saw in the video, “5 Grocery Shopping Hacks That Will Save You Money in 2023,” meal planning is an important part of saving money on grocery bills.

Sticking to a plan will avoid over spending and food waste. Incorporating some of our shopping tips into your meal plan can be helpful as well. For example, if you buy a family pack of ground beef, you can make hamburgers for dinner one night, and make a meat sauce for pasta for another night. Buying the family pack of ground beef will save you money instead of buying 2 regular sized packages.



ACTIVITY

Using your new grocery shopping and planning skills, create a meal plan for 1 week of dinners. Include a grocery list. Use the internet to look for sales when choosing what meals you will make. A chart has been provided on the following page for you to document your plan.

| Day | Meal | Grocery List |
|-----------|------|--------------|
| Monday | | |
| Tuesday | | |
| Wednesday | | |
| Thursday | | |
| Friday | | |
| Saturday | | |
| Sunday | | |

Milestone 217

We have now practiced calculating costs to reduce grocery bills. Complete milestone 217: Use a grocery flyer to compare costs and make simple calculations. Successfully completing this milestone will confirm your ability to calculate costs when grocery shopping on a budget.

Your task is to use the flyer on page 6 to answer questions 1-8 on pages 4 and 5.

When you have completed the activity, make sure your name and today's date are on all required pages and hand the complete milestone to your facilitator.



SESSION 5

In this session you will develop the following skills for success:

| | |
|----------------------|---|
| Adaptability | You will learn skills to help you adapt ever changing technology while maintaining online safety. |
| Communication | You will practice your verbal communication skills while discussing online shopping platforms and how to use them safely. |
| Digital | You will practice your digital skills while learning to use modern day shopping practices. |
| Numeracy | Complete basic calculations to understand savings. |
| Reading | You will find, read and understand information about shopping online and using promotional websites. |
| Writing | You will document information about online security and safety. |

Electronic Bills

Electronic billing or e-billing has become a regular practice with most major companies. By emailing your bill to you, these companies and organizations can save money on postage costs. Some companies have changed their policies to include a charge if you receive a hard copy bill.



DISCUSS

Do you receive any bills via email? Do you know if you are being charged for a hard copy bill by any companies?

If e-billing is an option and you are comfortable using email, you should use this feature to save money each month. Every little bit counts. Keep your money, in your bank account.

If you are receiving multiple bills each month via email, you need to keep them organized so you don't miss a payment. A good strategy for doing this is to create a folder in your email account for each company you receive a bill from. Once the bill is paid, move the bill from your inbox to the appropriate folder.



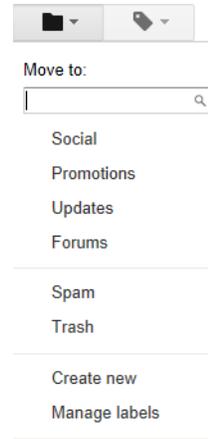
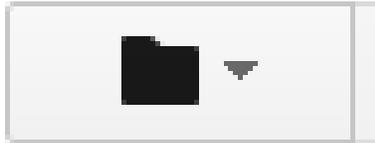
ACTIVITY

Log into your email account and follow the steps below to create a new label/folder in your email account.

1. You will see a link in the list at the left of your screen called "create new label" or "new folder". Click on this link. If you cannot see this link, let your facilitator know.
2. Name your label/folder "test".

To add an email to a label/folder follow these steps:

1. Open an email from your inbox.
2. You will see an icon that looks like a file folder, when you hover your cursor over the icon it will say, "move to".



3. When you click on the icon, you will see a list of possible labels/folders.
4. Select the label/folder you wish to store your current email in.

If you receive e-billing from any companies, it is a good idea to check your email regularly. As well, check your junk folder or spam folder just in case an email goes to the wrong place.

If you know when to expect bills to be in your inbox, set alarms or alerts in a cell phone or device, or write them on a calendar. This will remind you to check your email and pay the bills.

Online Banking

Financial institutions now offer online banking. You can view your accounts, pay bills and transfer money from your online banking website. Online banking can be accessed using a computer, tablet or cell phone. Most financial institutions have online banking apps as well.



DISCUSS

As a group, discuss the pros and cons of online banking.

In order to use online banking you need to:

- Have a valid email address
- Have a valid debit card number
- Register with your financial institution

You will create a username and password, or log in with your debit card number and a password.

Like all online platforms, online banking comes with risks. You have responsibilities in order to protect yourself and your money when banking online. Some of these responsibilities include:

- Do not share your bankcard number, username, password or security question answers with anyone.
- Check your accounts regularly to make sure unapproved transactions have not occurred.
- If you find an error, contact your financial institution right away.
- Choose a strong password when setting up your account.
- Do not allow any device to save your password for future use.
- Don't use public computers or public Wi-Fi when using online banking.



Creating Strong Passwords

Passwords are like a combination lock to protect the information that you put online. A password is a secret word or phrase that is required when signing into an online account. It is important to use secure/strong passwords.

Strong/secure passwords are passwords that are difficult for others to guess or decode. They are usually complicated and include letters, numbers and symbols.

8 Tips for Creating a Strong Password

1. Make your passwords at least 8 characters long.
 - A character is a letter, number, or symbol.
 - The longer the password, the harder it will be to figure out.
2. Don't use dictionary words.
 - Online predators can use programs that are used to figure out your password if it is a dictionary word.
3. Don't use private or personal information in your passwords.
 - This makes it harder for an online predator to guess your password.
4. Include different types of characters (letters, numbers & symbols) in your passwords.
5. Use both upper case and lower case letters.
6. Change your password frequently.
 - It is recommended you change your password at least every 6 months.
7. Never share your password with anyone.
8. Make sure it is a password you can remember.

Example:

| | | | | | | | |
|---|---|---|---|---|---|---|----|
| D | 4 | o | 7 | r | 5 | a | \$ |
|---|---|---|---|---|---|---|----|

This is a password you could use. It includes all the recommendations for security. It will be difficult for someone to guess. Here's how you will remember this password:

| | | | | | | | |
|---|---|---|---|---|---|---|----|
| D | 4 | o | 7 | r | 5 | a | \$ |
|---|---|---|---|---|---|---|----|

- The letters spell the word Dora
- The numbers make the number 475

Choose a 4-5 letter word you will remember as well as a 2-3 digit number. Have the letters and numbers alternate and add a symbol at the end. This will help you remember your secure password.

Deleting Online History

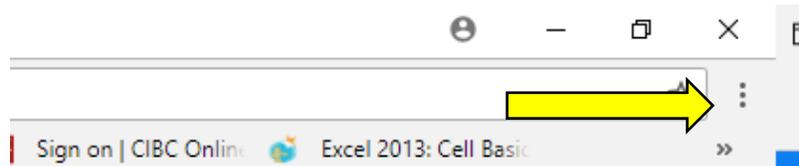
Deleting online history can be done to help protect yourself. Internet browsers keep a record of every website you visit as well as any data you enter into that website. To protect your privacy it is recommended that you delete the browsing history after you use your online banking website.



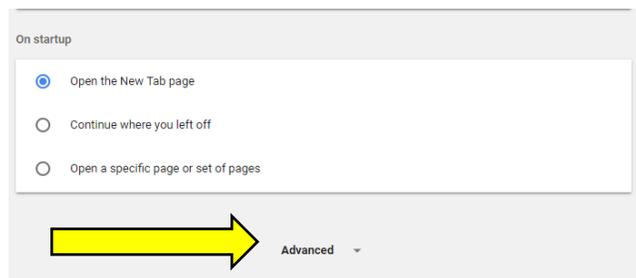
ACTIVITY

Follow along with the steps below to learn how to delete the browsing history in Google Chrome.

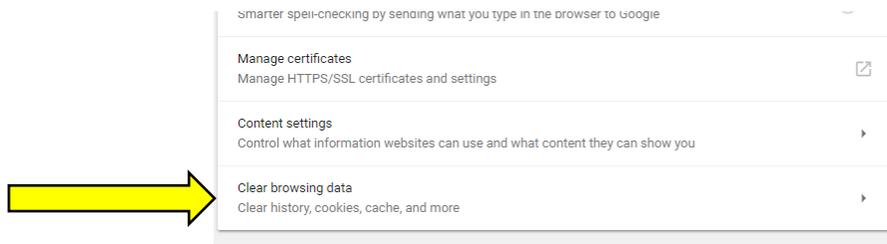
1. Open a Google Chrome browser.
2. Click on the tools button in the top right corner.



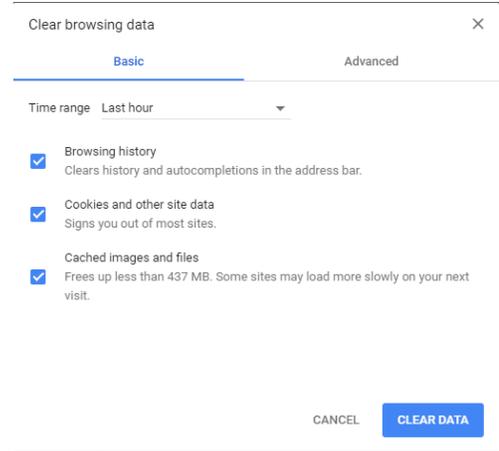
3. Scroll down until you see the word **ADVANCED** and click on it.



4. Scroll down until you see **CLEAR BROWSING DATA** and click on it.



5. A box should appear for you to select options from. Make sure each box is ticked off and then select CLEAR DATA in the bottom right corner of the window.



It is especially important for you to delete your online history after using a public computer or a computer that doesn't belong to you.

Online Banking Safety Note

A financial institution will never ask for information in an email. When you receive emails from a financial institution asking you for any information, call them to confirm, do not send information via email.



Shopping Online

Shopping online is a common practice around the world today. Shopping online can be convenient and fun, but can also have its downfalls.



DISCUSS

As a group, discuss the pros and cons of shopping online.

Before shopping online there are things you can do to ensure you are shopping safely. Some of these things include:

1. Make sure you are using a secure site. Secure sites make sure that all information you are sending, such as credit card numbers is encrypted, or protected as it travels through the web. In order to tell whether a website is secure, you can refer to the http address heading and the browser's security symbol.

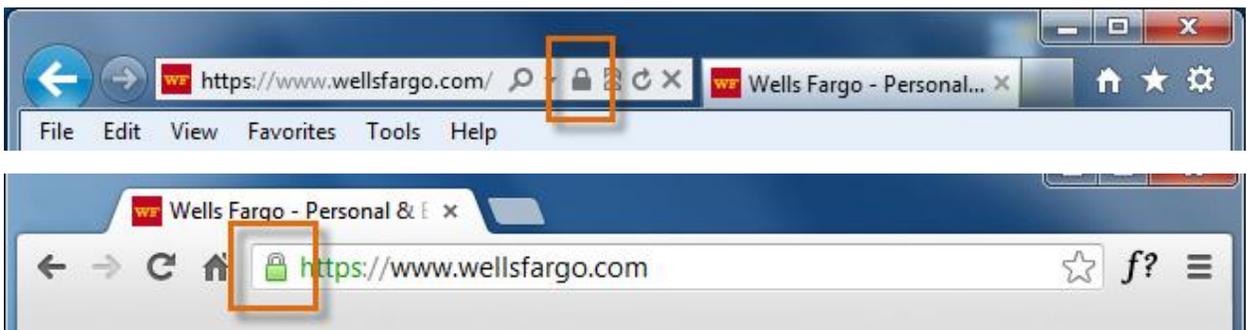
HTTP Address Heading

Web addresses begin with either HTTP or HTTPS. If the web address starts with HTTPS, the information you send to it is encrypted and therefore, it is a secure site.



Security Symbol

Your browser will use a security symbol or lock to indicate that the website is secure. This symbol will usually appear somewhere in the address bar.



2. Make sure you are shopping on a reputable company's website. If you don't recognize the company name, don't use their website to purchase products.
3. Ask friends and family if they have shopped on the website you are interested in using. Did they have a positive experience?
4. Read the website reviews to find out whether other customers have been happy or not.
5. When you have completed shopping, always log out of the website, if you have created an account with that company.
6. When you are finished shopping, delete your browsing history.
7. Try not to shop online using a public computer or public wireless internet connection.

Rakuten

If you are going to shop online, there are ways to save more money. Rakuten is an online shopping website that allows you to receive cash back just by shopping through their website. Becoming a member is free. Rakuten allows you to shop from over 3,500 different stores using their website.

Each store you shop from will offer a percentage of your purchase price back in cash. Rakuten will send you a cheque every 3 months. Stores pay Rakuten a commission for sending customers their way and Rakuten shares their commission with you.

If you choose to shop online, Rakuten may be an option for you to save more money if you shop when cash back percentages are high.



DISCUSS

Does anyone use Rakuten? Have you had a positive or negative experience?

Selling Online

Instead of shopping online, you can sell things online to earn money. When you have things in your home you no longer need, you can sell them online to bring in extra cash and help declutter your home.

There are a variety of platforms you can use to sell your used goods. Some of these include:

- Facebook Marketplace
- Kijiji
- Shopify
- Ebay

You can also use these platforms to shop online and save money. Instead of buying brand new, there are sometimes things we can buy used to save some money.



DISCUSS

Does anyone use an online platform to sell used goods? Which one do you like best and why?



ACTIVITY

Practice using online marketplaces to search for a used bicycle. Record your findings below. Make sure you search in your community.

SESSION 6

In this session you will develop the following skills for success:

| | |
|------------------------------------|--|
| Adaptability | You will learn skills to help you adapt your budgets to accommodate different seasons. |
| Collaboration | You will work as a group to create a DIY booklet for seasonal activities on a low budget. |
| Communication | You will practice your verbal communication skills while planning and discussing seasonal saving practices. |
| Creativity & Innovation | You will brainstorm ideas for celebrating holidays and events on a budget. |
| Digital | You will practice your digital skills while researching community financial resources. |
| Numeracy | Complete basic calculations to understand savings and financial planning. |
| Reading | You will find, read and understand information about seasonal planning and budgeting as well as community resources. |
| Writing | You will document information and plans for a seasonal budgeting to stay organized. |

Seasonal Budgeting

Seasonal budgeting is when you make a financial plan to prepare for specific holidays or events that occur during specific seasons. Some holidays and events that you may need extra money for might include:

- Travel
- Back to school
- Halloween
- Thanksgiving
- Birthdays
- Christmas
- New Years
- Summer sports

What events you choose to spend extra money on might not be the same as someone else. Therefore, you need to decide which special events or holidays you want to save and plan for.



DISCUSS

Can you think of any holidays, events or celebrations not included in the list above that some may need extra money for?

With any special event or celebration comes a variety of costs. Some of these costs may include:

- Food
- Activities
- Gifts
- Decorations
- Donations



When you are planning for a special event or celebration, decide how much money you want to spend on that event. Then break that amount of money down into categories.

Example: Tyler is planning a birthday party for his daughter. The party will be in 4 months. He wants to have cake, decorations, a piñata, pin the tail on the donkey, pizza and punch. He will also buy her a gift.

He thinks he can save \$120 in time for the party. He breaks his budget down as follows:

Gift: \$50

Piñata: \$20

Pizza: \$20

Punch: \$5

Decorations: \$10

Pin the tail on the donkey game: \$5

Cake: \$10

He knew his budget would be tight, so decided to leave his cake budget lower and make the cake.

Tyler will now have to adjust his regular budget for 4 months to make sure he saves an extra \$30 each month to have enough money to cover the cost of the party. He may have to sacrifice a “want” for a few months until he has saved the \$120.

It is a good idea to include an expense on your monthly budget called “holidays and special events.” You should transfer money into a savings account for special events every month like it is a regular expense. When special events come up, you will have extra funds to cover the extra costs.





ACTIVITY

Choose a holiday or special event that you usually spend extra money on. Complete the special event budget below.

| Event: | |
|---------------|--------|
| Expense | Amount |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| Total: | |

Cutting Costs of Holidays and Special Events

Any holiday or special event can become costly. There are many ways we can cut costs involved with a special event.



REVIEW:

Review the chart on the following page for cost saving tips for each special event or holiday expense category.

| | |
|--------------------|---|
| Gifts | <ul style="list-style-type: none"> • Agree with friends and family to do something together instead of exchanging gifts. Although it is nice to give gifts, taking part in an activity together allows you to make a memory and spend time together instead of purchasing something that may eventually go to waste. • Make gifts. DIY (do-it-yourself) projects are very popular today. Give handmade gifts to spend less. |
| Food | <ul style="list-style-type: none"> • Try not to buy pre-made food. These items tend to cost more money. For example, cut up fruit and serve on a platter of your own instead of purchasing a pre-made fruit tray. • Use the grocery shopping savings tips from session 4 to save money. For example, use coupons to purchase supplies, or use rewards program points you have saved to pay for supplies. |
| Activities | <ul style="list-style-type: none"> • Plan games and activities that do not cost money. • Make DIY games or activities. • Have your event at a free community location such as a park or splash pad. |
| Decorations | <ul style="list-style-type: none"> • Make your own decorations. • Take a minimalist approach to decorating. • Reuse decorations for various events. • Trade/share decorations with friends and family. |
| Donations | <ul style="list-style-type: none"> • Instead of making a financial donation, volunteer your time to an organization or event. |

DIY Projects

Do-it-yourself or DIY projects have become very popular today. This is a good way to save money when planning and preparing for special events. The more you can make yourself, the more money you can save.



DISCUSS

What are some DIY projects you have done or can do to save money when planning a special event or celebration?



ACTIVITY

Choose a project that can be done to save money when planning a special event or celebration. Create a DIY information sheet about the project and instructions for completing it. Each group member will share their information sheet. Your facilitator will create a booklet of information sheets for everyone to take home.

Financial Resources in Your Community

Sometimes, even when following a budget you may need help. There are resources in your community to help with:

- Food security
- Shelter and rent assistance
- Health care costs
- Legal fees
- Extra-curricular activity costs



ACTIVITY

Use a computer to research financial resources in your community. Complete the chart below with your findings.

| Resource | Organization Name | Contact Information | How Can They Help? |
|---------------------------------|-------------------|---------------------|--------------------|
| Food Security | | | |
| Shelter & Rent Assistance | | | |
| Health Care Costs | | | |
| Legal Fees | | | |
| Extra Curricular Activity Costs | | | |

SESSION 7

In this session you will develop the following skills for success:

| | |
|------------------------------------|---|
| Adaptability | You will learn skills to help you adapt to changes in your household to live a more organized life. |
| Communication | You will practice your verbal communication skills while presenting home organization ideas. |
| Creativity & Innovation | You will brainstorm ideas for de-cluttering and organizing your home. |
| Numeracy | Complete basic numeracy tasks to practice keeping inventory of items in your home. |
| Problem Solving | You will develop strategies to solve problems with spaces in your home that could work better to meet your needs. |
| Reading | You will find, read and understand information about organization and reducing stress. |
| Writing | You will document plans and ideas for organizing your home. |

Organizing Your Home

Keeping your home organized can be a difficult thing to maintain. The number one rule in organizing your home is that everything should have a place. If everything has a place, and you always put things back in their place, organization should be maintained.



If everything has a place, you will have less clutter. Less clutter reduces stress rates. There are many cost effective ways to keep your home organized. Some of them include:

1. Using a corkboard, or magnetic board to store important information such as bills, appointment cards, grocery lists and receipts. Once the information is no longer needed, make sure to throw it away or file it in the appropriate place.
2. Set up a mail station somewhere in your home. If you have one place you keep all mail coming into your home, you are less likely to lose or forget about a bill or important information.
3. File paperwork away once you are done with it. For example, after you pay a bill, file it for one year before shredding it. You do not need a fancy filing system, shoe boxes or an expanding file folder from the dollar store will work.
4. Store like items together. For example, in your kitchen, keep all dishes in one cupboard, and food in another. Within those cupboard categories store like items together as well. For example, keep all cans of soup together on one shelf in the food cupboard. This will make things easier to find.
5. Use colourful bins from the dollar store to organize children's toys into categories such as puzzles, books, cars, dolls, etc..
6. Use wasted space for storage. For example, store off-season clothing under your bed.

Clutter

Having less clutter in your home will create more organization and less stress. To eliminate clutter from your home, do not buy things you do not need. This will help your budget as well. If you have not used something in 6 months, sell it online or in a yard sale, or donate it.



VIDEO:

Watch the video, “7 Decluttering Mistakes to Avoid 2023 – How NOT to Declutter.”

<https://youtu.be/iFoc5il8Ogo>



DISCUSS

Do you agree with the decluttering tips? Do you use any of these tips already? Can you offer any other tips?

Donations

Often when we declutter our homes, we donate items we no longer use. There are many organizations in every community who accept donations.



ACTIVITY

Use a computer to research donation centres in your community. Find 3 and document their information in the space below. Share your findings with the group and discuss which organizations you feel most strongly about donating to.

Saving Space

There are many ways to save space or make more space in our homes if we do a better job of organizing things.

Often we save items, not because we still use them, but because they have sentimental value. For example, a child's artwork or first outfit. These things can take up lots of space in our homes. Consider taking a picture of each sentimental item and creating a photo album instead of keeping the actual items.



Storage Containers

Storage containers can sometimes be costly, especially larger ones. Use cardboard boxes when possible to save money. Some businesses such as grocery stores will give you cardboard boxes if you ask a staff member.

Sometimes you can use unconventional storage devices to stay organized. For example, you can use ice cube trays to store jewellery or office supplies such as paper clips or push pins.



DISCUSS

Can you think of other unconventional items we can use for storage and organization in our home?

Organizing on a Budget

When organizing your home you do not have to spend a fortune on organization supplies. There are many cost effective ways to keep yourself organized.



VIDEO:

Watch the video, “*MAGIC* Dollar Tree Organization for your ENTIRE home!”

<https://youtu.be/muamMOPBiRo>

Grocery Inventory

In order to keep your kitchen organized and keep your grocery bills down, keep an inventory of your food stock. Always have a grocery list started. When you use something up, add it to the list. When you shop, only buy what is on your list. Doing these things, will help you:

- keep less grocery clutter in your cupboards
- avoid wasting food because it's gone bad
- waste less money



ACTIVITY

When you go home today, take an inventory of your food stock. Check all best before dates. If you find food items that will go bad soon, make a meal plan for that item so you do not waste it. Be prepared to discuss your findings at the beginning of your next class.

SESSION 8

In this session you will develop the following skills for success:

| | |
|------------------------------------|--|
| Adaptability | You will learn skills to help you adjust your schedules and life to manage your time more efficiently. |
| Communication | You will communicate with your peers about time management skills. |
| Creativity & Innovation | You will brainstorm ideas for managing your time and prioritizing more effectively. |
| Digital | You will learn to use online calendars and time management apps. |
| Numeracy | Complete basic numeracy tasks to calculate time. |
| Problem Solving | You will develop strategies to solve problems when faced with limited time and full schedules. |
| Reading | You will find, read and understand information from calendars, schedules and lists. |
| Writing | You will document plans and ideas for organizing your home. |

Time Management

Time management is the practice of using your time effectively.



Many people struggle with organization and time management skills. Your ability to organize and manage your time is important for many reasons:

- You will get more done
- Your life will be more balanced
- You will be able to set and achieve goals in a more efficient way
- You will be able to present yourself in a more professional way
- You will have more time to be flexible and creative
- You will be able to plan and prioritize your tasks and activities
- You will have more free time and less wasted time
- You will reduce clutter at home and at work, less clutter will help you decrease your stress



Stress

Stress is a state of mental or emotional strain or tension resulting from adverse or very demanding circumstances.



DISCUSSION

Do you currently feel stressed due to lack of time management or organization?



ACTIVITY

Use a search engine to search for an online stress test and complete the test.



DISCUSSION

What are some things we can do to reduce stress in our lives?

Keeping yourself organized and managing your time effectively can involve several strategies that might include:

1. Calendars

- a. It's important to use a day planner, calendar or agenda.
- b. You can use a paper calendar or an online calendar, or both.
- c. Make sure to enter all activities and events in your calendar, including all details such as location and start and finish time.
- d. It's a good idea to set aside some time each week to review your calendar and make sure it is up to date.

2. To-do lists

- a. Create to-do lists and organize them in order of priority, with the most important task at the top of the list.
- b. Be sure to update and review your to-do lists on a regular basis, this could mean several times each day.

3. Schedules

- a. Set aside time each week to create a daily schedule or plan for the following week.
- b. Planning activities and estimating amounts of time each activity will take will keep your day flowing nicely.





ACTIVITY

Use the calendar below to schedule the following activities for the current month:

- Your work schedule consists of day shifts from 8:00am – 4:30pm Monday through Friday. Your employer requires you to work 1 weekend every month. When you work the weekend, you get 2 week days off. Be creative and add your work shifts to your calendar.
- You like to use the free workplace gym twice a week for 1 hour.
- You need to grocery shop once a week in order to be prepared for making lunches. This task requires 2 hours of time including transportation.
- You go to book club the first Tuesday in every month from 7:00pm-8:00pm.
- On Saturday mornings, you babysit your neighbour's son from 8:30am-11:00am to earn some extra cash.

| JUNE 2023 | | | | | | |
|------------------|------------|------------|------------|------------|------------|------------|
| SUN | MON | TUE | WED | THU | FRI | SAT |
| 28 | 29 | 30 | 31 | 1 | 2 | 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 | 30 | 1 |

Homemade
DESIGN MADE FAT

The 24-Hour Clock

A 24-hour clock runs from midnight to midnight and is divided into 24 hours. The time is indicated by how many hours have passed since midnight. Sometimes you may be required to use a 24-hour clock.

| 12-hour am-pm clock | 24-hour clock |
|---------------------|---------------|
| 12:00 midnight | 0000 |
| 1:00am | 0100 |
| 2:00am | 0200 |
| 3:00am | 0300 |
| 4:00am | 0400 |
| 5:00am | 0500 |
| 6:00am | 0600 |
| 7:00am | 0700 |
| 8:00am | 0800 |
| 9:00am | 0900 |
| 10:00am | 1000 |
| 11:00am | 1100 |
| 12:00pm | 1200 |
| 1:00pm | 1300 |
| 2:00pm | 1400 |
| 3:00pm | 1500 |
| 4:00pm | 1600 |
| 5:00pm | 1700 |
| 6:00pm | 1800 |
| 7:00pm | 1900 |
| 8:00pm | 2000 |
| 9:00pm | 2100 |
| 10:00pm | 2200 |
| 11:00pm | 2300 |
| 12:00 midnight | 2400 |

Converting a 12-hour time to a 24-hour time can be done:

- When converting a time between 1:00pm and 11:59pm **ADD** 12 hours
- When converting a time between 12:00am (midnight) to 12:59am **SUBTRACT** 12 hours



ACTIVITY

Let's practice converting 12-hour time to 24-hour time. Complete the questions below.

1. 2:45pm = _____
2. 10:22am = _____
3. 9:36pm = _____
4. 1:13pm = _____
5. 7:56pm = _____

Time Management Skills

Organization and time management go hand in hand. If you manage your time successfully, you will be more organized.

Multitasking is the ability to complete more than one task at once. This only works if you are completing tasks effectively. If you are re-doing tasks, you need to re-organize your time. For example, you can start a load of laundry and then start cooking dinner while the laundry finishes.

Because you are responsible for a number of tasks in each day, prioritizing your tasks is important. When you prioritize, you decide what the most important tasks are, and complete those tasks first.





ACTIVITY

In the space provided below, create 2 to-do lists. On the first list, write down everything you need to accomplish this week. On the second list, put the tasks in order of importance, with the most important task being at the top.

| | |
|-------|-------|
| _____ | _____ |
| _____ | _____ |
| _____ | _____ |
| _____ | _____ |
| _____ | _____ |
| _____ | _____ |
| _____ | _____ |

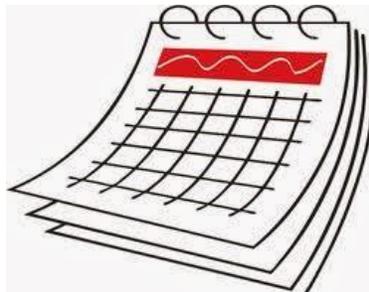
Calendars / Schedules

Using a calendar is very important when managing your time. Online calendars are used more often today. Using online calendars allows you to set alerts and reminders so you do not forget important events or obligations.

You may have to schedule appointments, work shifts and special event dates on a regular basis.

When creating calendar entries or scheduling yourself for events and appointments, you may want to consider the following:

- a) Leave free time in between appointments or events. This way your schedule will not get backed up too much if something runs late.
- b) Do not overbook yourself.
- c) Make sure to block the appointment or event time in a calendar of some sort. Include a reminder if possible so it is not forgotten.





SCENARIO PRACTICE

You are working part time at a retail establishment. Your shifts this week are Tuesday, Thursday, and Saturday from 11:00am-7:30pm. You need to help your grandmother get her groceries on Wednesday morning. You have an appointment at the bank on Friday at 2:30pm. You are also due to go to the dentist. You would like to go this week to get it over with. When is the best time to schedule your dentist appointment? Use the schedule below to help you decide.

| MON | TUES | WED | THURS | FRI | SAT | SUN |
|-----|--------------------|---------------------------------|--------------------|------------|--------------------|-----|
| | Work: 1100-1930 | AM: Take Grandma shopping | Work: 1100-1930 | Bank: 1430 | Work: 1100-1930 | |



SCENARIO PRACTICE

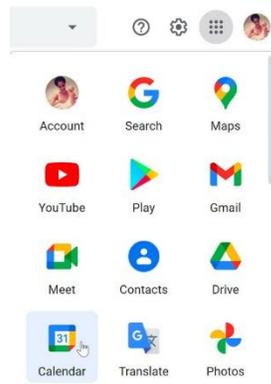
Using the same scenario as above, your boss calls and asks if you can work 4:00pm-9:30pm on Friday. Is this something you can fit into your schedule?

Online Calendars

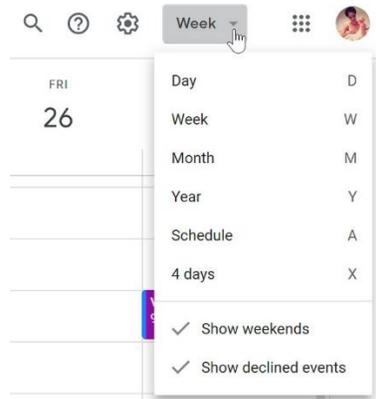
When you have an email account, usually you have access to an online calendar with your account. For example, if you have a Gmail account, you can use Google Calendars, or if you have an Outlook account, you have access to an Outlook calendar. These calendars have many useful features, including the ability to share your calendar with others, such as other members of your household. You can also access your calendar from any computer or mobile device.

Google Calendars

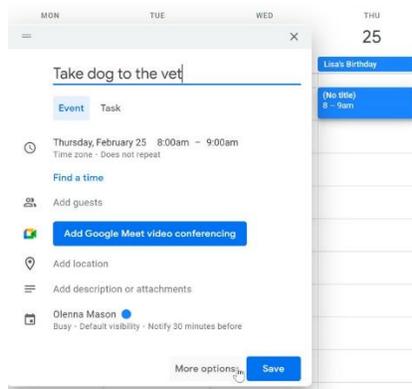
To access a Google calendar, you will need to be logged into your Google account. Once you are logged in, click the menu button in the top right corner of your browser window and select the calendar icon.



Once in your calendar, you have the ability to change the view. You can choose to see a single day, week, or month. To change the view, click on the button at the top right of your screen that indicates a current view. A drop down menu will appear. Select the view you would like.



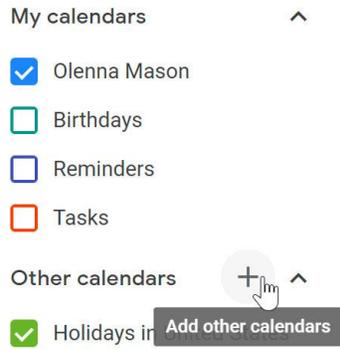
Each item on your calendar is called an event. You can add new events by clicking on a blank space on a specific date. A small box will appear. You can either type basic information in this box, then click save. Alternatively, you can click on “more options” to enter more details before saving the event.



Before saving your new event, you can add notifications so that you will receive a reminder before the event occurs.

You can create separate calendars to help you organize events or appointments for specific people. For example, if you are a mom of 2 and your children have multiple activities and events, you can create a calendar for each of them. If they are old enough, you can share that calendar with them so they can add events as well.

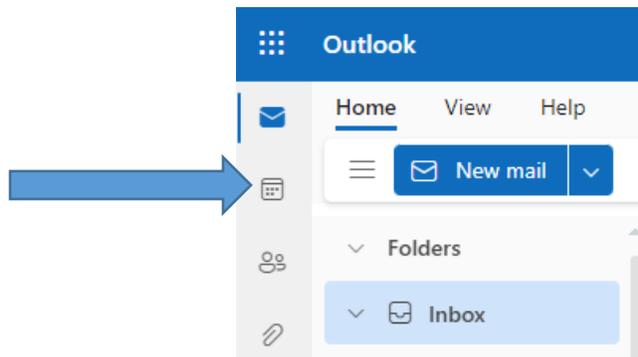
To create a new calendar, click on the plus sign to the right of “other calendars”. Then click “create new calendar”. A form will appear similar to creating a new event. You can now choose the name of the calendar, and sharing settings if you wish. Once the calendar has been created, you can start adding events to it.



If you would like to share an existing calendar with someone, simply click on “settings”, then “sharing”. You can then send an invitation to share your calendar to someone else.

Microsoft Office Calendars

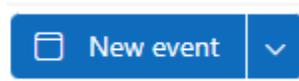
If you have an Outlook or Hotmail account, you have access to Microsoft Office Calendars. To access your calendar, log into your Microsoft Office account. Once you are logged in, you can click on the calendar icon on the left side of the window.



You can change the view by choosing the option of your choice along the top of your window.



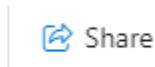
To create a new event, click on the “new event” icon in the top left corner.



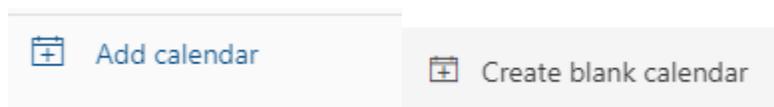
A box will pop up allowing you to add details about the event. You can add notifications, you can share the event with others and you can make the event an ongoing or repeating event. When you have added all necessary details, click “save”.

The screenshot shows the 'Event' creation interface. At the top, there are several settings: 'Response options' (with a dropdown arrow), 'Busy' (with a calendar icon), '15 minutes before' (with a clock icon and dropdown arrow), 'Categorize' (with a tag icon and dropdown arrow), 'Private' (with a lock icon), and a three-dot menu. Below this is a blue 'Save' button and a 'Calendar' dropdown menu. The main form area has a text input field for 'Add a title'. Below the title is an 'Invite attendees' section with a plus icon and a blue 'Optional' label. The date and time section includes two rows: the first row has a date of '2023-01-30', a time of '12:00 PM', an 'All day' toggle, and a 'Time zones' link; the second row has a date of '2023-01-30', a time of '12:30 PM', and a 'Don't repeat' dropdown. There is also a 'Search for a location' field with a location pin icon and a 'Skype meeting' toggle. A notification section shows '15 minutes before' with a dropdown arrow. At the bottom, there is a text area for 'Add a description or attach documents' with a diamond icon for attachments.

If you would like to share your entire calendar with someone else, click on the “share” icon along the top of your calendar window.



If you would like to create multiple calendars, you can click on the “add calendar” button on the left side of your calendar window. A box will pop up with additional options. You then click on, “create blank calendar”. Once you have chosen a calendar name, you can click on “save”.





ACTIVITY

Log in to your Google or Microsoft Outlook account. Open the calendar feature. Complete the following tasks.

1. Add 2 events to your calendar.
2. Share one event with your facilitator.
3. Create a new calendar called “Get Set for Budgeting”
 - a. Share this new calendar with your facilitator

Milestone 28

You have now practiced many time management skills. Complete milestone 28: Create and organize a to-do list. Successfully completing this milestone will confirm your ability to manage your time effectively.

Your task is to make a list of things you would like to get done over the next few days or week. You will then sort the list, prioritize and re-write the list in order of importance. Make sure to include a title or heading in part B.

When you have completed the activity, make sure your name and today’s date are on all required pages and hand the complete milestone to your facilitator.



SESSION 9

In this session you will develop the following skills for success:

| | |
|------------------------------------|--|
| Adaptability | You will practice your ability to adjust your behaviour when organizing information in your life. |
| Collaboration | You will work with classmates to organize information. |
| Communication | You will practice your communication skills when discussing methods of organization with your classmates. |
| Creativity & Innovation | You will use creativity and innovation to come up with unique ways to organize information. |
| Digital | You will use a computer to organize information. |
| Numeracy | You will learn methods for organizing numerical information. |
| Problem Solving | You will practice your ability to identify, work through and solve problems while creating organizational systems. |
| Reading | You will find, read and understand information to be organized. |
| Writing | You will practice your writing skills while documenting information using newly learned organizational skills. |

Organizational Systems

There are many methods for organizing information or other items. Every individual must choose an organizational method that is effective and that also works for them.

The Latch Principle

The LATCH principle outlines 5 different ways to organize information:

| | |
|---|---------------------|
| L | LOCATION |
| A | ALPHABETICAL |
| T | TIME (CHRONOLOGICAL |
| C | CATEGORY |
| H | HIERARCHY |



VIDEO:

Watch the video, “Friends: The One With Rachel’s Book” and discuss.

<https://youtu.be/SeBdb9V5ag4>

We already employ the five modes of organization in many different ways. Most of us organize financial records by time and/or category. We organize music or movie collections. Some of us even organize our laundry by category.

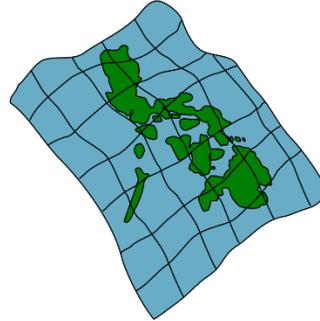
Many people get into trouble when they mix different methods of organization. Describing something simultaneously in terms of size, geography, and category without a clear understanding that these are all valid but separate means of structuring information causes confusion.

LOCATION

You can organize information by showing a visual depiction of a physical space. Maps are a common way of organizing by location. You might also show information on a diagram with labels. Organizing by location usually requires some sort of visual of an area, thing or place.

Examples of organizing by location include:

- Maps
- Shopping mall directory
- Diagrams with labels
- Charts and graphs
- Web pages

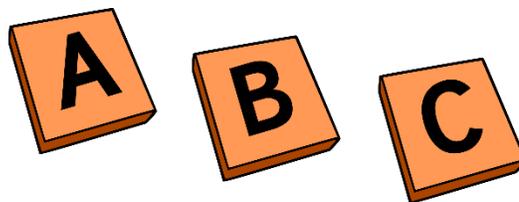


ALPHABETICALLY

Organizing alphabetically works well if you know the specific terms or topics you are looking for. The reader or person looking at the information needs to know what they are looking for so they can use alphabetical order to find it.

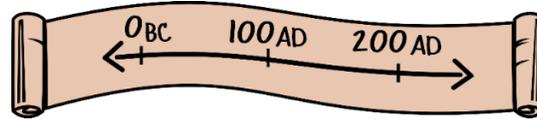
Examples of organizing alphabetically include:

- Index in a book
- Dictionary
- Telephone directory
- Patient/client files in a cabinet



TIME (CHRONOLOGICAL)

Organizing information by time is useful for finding information in a chronological pattern. The definition of chronological is arranged in the order of time.



Examples of organizing by time include:

- Timeline of historical events
- Social media timelines
- Calendars
- Instructions to cook something
- A flow chart to help show or describe process

CATEGORY

Using categories to organize is the broadest of the five ways to organize information. You can use categories to organize information in just about any way imaginable. For example: colour, shape, gender, model, price.

Examples of organizing by category include:

- Grocery store products
- Online shopping sites
- Office supply storage cabinet at work



HIERARCHY

Hierarchies help show how one piece of information is connected to another in order of importance or rank. Hierarchies are used in organizational charts to show who reports to whom. Hierarchy is also used to show scale, like biggest to smallest or youngest to oldest.



Examples of organizing by hierarchy include:

- Company organization chart
- Largest to smallest items
- Highest to lowest cost
- Eye charts at the optometrist

Using Organizational Systems in the Workplace

Depending on what setting you are working in, you will encounter and utilize a variety of organizational systems.



DISCUSSION

What are some organizational systems you might encounter? What might you be organizing?

Some examples might include:

- Filing cabinets
- Contact distribution lists
- Data management
- Record keeping
- Inventory
- Online folders/filing
 - OneDrive
 - Google Docs
 - Hard drive / USB storage



ACTIVITY

Your facilitator will provide you with 2 piles of information. One pile needs to be filed alphabetically, the other chronologically. Your facilitator will provide you with file folders to organize the information accordingly.

Inventory

Inventory is a list of items such as property, goods in stock, or the contents of a place or thing. Tracking inventory is an example of organizing information in the workplace.



ACTIVITY

Below is an inventory document for a local medical clinic. The clinic likes to have 10 packages of every item on hand at all times. Using this information, complete the order form on the following page once you determine which supplies you should order.

| Item | # of packages in stock |
|-------------------|-------------------------------|
| Large bandages | 7 |
| Small bandages | 9 |
| Gauze | 3 |
| Antiseptic spray | 4 |
| Cotton balls | 4 |
| Surgical tape | 5 |
| Tongue depressors | 2 |

Supply Order Form

| <u>Supply</u> | <u>Quantity</u> | <u>Cost per Package</u> | <u>Total Cost</u> |
|----------------------|------------------------|--------------------------------|--------------------------|
| Large bandages | | \$8.99 | |
| Small bandages | | \$6.99 | |
| Gauze | | \$10.74 | |
| Antiseptic spray | | \$16.59 | |
| Cotton balls | | \$5.89 | |
| Surgical tape | | \$12.37 | |
| Tongue depressors | | \$4.99 | |
| Grand Total | | | |

Resumes

Resumes are a way to organize information about our work history and experiences.

A resume is a one page summary of your skills, education and experience. It is a good idea to spend a good amount of time creating, editing and proofreading your resume. A resume is your advertisement. A strong resume is the key to finding good jobs.

Some common features a resume should include are:

- a) **Heading:** The heading should include your personal information; your name, address and contact information.
- b) **Objective:** Generally, a one-sentence explanation of the type of job you are seeking. If you are applying to multiple jobs, change the objective to match each type of job. If you are not sure about the specific jobs available, write about your areas of interest.
- c) **Education:** In this section, you should list education you have completed or are in the process of completing. Include graduation dates or indicate you are presently enrolled still.
- d) **Work Experience:** In this section, you should include previous employers, job title, location and employment start and finish dates. When using dates, a year will suffice, unless the employment start and finish dates occurred within the same year; in that case, include a month.
- e) **Activities/Volunteer Work:** Employers like to see applicants who are involved in community activities. In this section, you can include any organizations you are a part of or volunteer work you have done or are still currently doing.
- f) **Summary of Skills:** This section is sometimes included to list any special skills you may have that were not captured somewhere else on the resume. For example, how many words you can type per minute, or if you speak more than one language.
- g) **References:** It is common practice to state, “references available upon request” at the bottom of your resume. Make sure to prepare a list of at least 3 references to take with you to an interview.

Resume Tips

1. Proofread your resume multiple times. Have other people proofread it. An employer will disregard your resume if a single spelling or punctuation error is found.
2. Limit your resume to one page.
3. Use 1-inch margins around the outside of the page. Use 12-point font and a professional font style such as Arial, Calibri or Times New Roman.
4. Make sure you adjust the spacing so your resume is easy to read.
5. Ensure your resume is in chronological order, starting with most recent.
6. Always tell the truth. If you exaggerate or lie, you will be caught in a job interview.



ACTIVITY

Fill the resume builder chart below to start the process of writing a resume.

| | |
|---|--|
| Heading | |
| Objective | |
| Education | |
| Experience | |
| Activities/ Volunteer Work | |
| Summary of Skills | |
| References | |

SESSION 10

In this session you will develop the following skills for success:

| | |
|------------------------|--|
| Adaptability | You will practice the ability to adjust your budget to meet necessary needs. |
| Numeracy | You will practice numeracy skills to create a budget. |
| Problem Solving | You will practice your ability to identify, work through and solve problems while creating a budget that will meet your needs. |
| Reading | You will find, read and understand information necessary for creating your budget. |
| Writing | You will document numeracy information while creating a budget. |

Creating a Budget

Now that you have learned how to track your expenses, cut costs and plan for spending. Use the template below to create a budget that will work for you and meet your financial needs.

| | Budgeted | Actual | Difference |
|-----------------|----------|--------|------------|
| Income | | | |
| | | | |
| | | | |
| | | | |
| Expenses | | | |
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| | | | |
| | | | |
| Totals | | | |



Parting Activity

Complete the chart below and discuss your next steps with your facilitator.

| | |
|---|---|
| Date: | |
| Program / Learning Series Completed: | Get Set for Budgeting, Organization & Time Management |
| Milestones Attained: | 28: Create and organize a to-do list 217: Use a grocery flyer to compare costs and make simple calculations. |
| Suggested Next Steps: | |
| Referrals Made: | |
| Strengths: | |
| Continue Working On: | |
| Comments: | |



Learner Satisfaction Survey

Please complete the learner satisfaction survey provided by your facilitator.



Thank you for completing Get Set for Budgeting, Organization & Time Management Learning Series. Good luck with all future endeavors!

| | Level 1 | Find & Use Information | | | Communicate Ideas & Information | | | | Understand & Use Numbers | | | | Use Digital Technology | | | Manage Learning | Engage With Others |
|------|--|------------------------|----|----|---------------------------------|----|----|----|--------------------------|----|----|----|------------------------|----|----|-----------------|--------------------|
| Page | Activity | A1 | A2 | A3 | B1 | B2 | B3 | B4 | C1 | C2 | C3 | C4 | D1 | D2 | D3 | E | F |
| 5 | Discuss current budgeting practices with classmates. | | | | • | | | | | | | | | | | | • |
| 5 | Complete online budgeting knowledge quiz. | • | | | | | | | • | | | | • | | | | |
| 6 | Use computer to find definitions and document in a chart. | • | | | | • | | | | | | | • | | | | |
| 11 | Take part in spending habits self-assessment. | • | | | | | | | | | | | | | | | |
| 12 | Extract information from a film about types of spenders. | | | • | | | | | | | | | | | | | |
| 15 | Brainstorm and discuss household savings tips as a group. | | | | • | | | | | | | | | | | | • |
| 21 | Discuss pros and cons of credit cards. Complete chart to organize information. | | | | • | | • | | | | | | | | | | • |
| 25 | Match mortgage vocabulary to definition. | • | | | | | | | | | | | | | | | |
| 27 | Use search engine to research local credit counselling. | | | | | | | | | | | | • | | | | |

| | | | | | | | | | | | | | | | | | | |
|-------------|---|-----------------------------------|-----------|-----------|-----------|--|-----------|-----------|-----------|-------------------------------------|-----------|-----------|-----------|-------------------------------|-----------|----------|------------------------|---------------------------|
| 46 | Discuss pros and cons of online shopping. | | | | • | | | | | | | | | | | | | • |
| 58 | Extract information from film about de-cluttering. | | | | • | | | | | | | | | | | | | |
| 58 | Research local donation organizations. | | | | | | | | | | | | | • | | | | |
| 60 | Inventory food stock at home. Check best before dates. | • | | | | | | | | | | | | | | | | |
| 61 | Create a plan to organize home, including budget to do so. | | | | | | • | | • | | | | | | | | | |
| 64 | Complete online stress test. | | | | | | | | | | | | | • | | | | |
| 67 | Complete time conversion calculations. | | | | | | | | | • | | | | | | | | |
| 68 | Create to-do lists and prioritize them. | | | | | • | | | | | | | | | | | | |
| 79 | Organize information provided by facilitator. | • | | | | | | | | | | | | | | | | |
| 81 | Complete resume builder chart. | | | | | • | • | | | | | | | | | | | |
| | Level 2 | Find & Use Information | | | | Communicate Ideas & Information | | | | Understand & Use Numbers | | | | Use Digital Technology | | | Manage Learning | Engage With Others |
| Page | Activity | A1 | A2 | A3 | B1 | B2 | B3 | B4 | C1 | C2 | C3 | C4 | D1 | D2 | D3 | E | F | |
| 8 | Distinguish between fixed and variable expenses and fill in a simple chart. | | • | | | | • | | | | | | | | | | | |

| | | | | | | | | | | | | | | | | | |
|----|---|---|---|--|--|---|---|--|---|--|--|--|---|--|--|--|--|
| 13 | Create lists of needs and wants. | | | | | • | | | | | | | | | | | |
| 17 | Complete income and expense charts. | | | | | | • | | | | | | | | | | |
| 22 | Research and compare credit cards. | • | • | | | | • | | | | | | • | | | | |
| 33 | Comparison shop using one product. Complete chart provided. | | • | | | | • | | | | | | • | | | | |
| 37 | Develop a budget friendly 1-week meal plan. | | | | | • | • | | • | | | | • | | | | |
| 41 | Create folder system in email account. | | | | | | | | | | | | • | | | | |
| 45 | Delete online history. | | | | | | | | | | | | • | | | | |
| 49 | Use online marketplaces to shop for a bicycle. | • | | | | | | | | | | | • | | | | |
| 53 | Create special event budget planner. | • | | | | • | • | | • | | | | • | | | | |
| 55 | Research financial resources and complete chart. | • | | | | | • | | | | | | • | | | | |
| 69 | Read scheduling scenarios and decide how to handle time overlaps. | • | | | | | | | • | | | | | | | | |
| 73 | Make entries in online calendar and share calendar. | | | | | | | | | | | | • | | | | |

| | | | | | | | | | | | | | | | | | |
|-------------|--|-----------------------------------|-----------|-----------|--|-----------|-----------|-----------|-------------------------------------|-----------|-----------|-----------|-------------------------------|-----------|-----------|------------------------|---------------------------|
| 79 | Read inventory guidelines and complete order form. | • | • | | | | • | | • | | | | | | | | |
| | Level 3 | Find & Use Information | | | Communicate Ideas & Information | | | | Understand & Use Numbers | | | | Use Digital Technology | | | Manage Learning | Engage With Others |
| Page | Activity | A1 | A2 | A3 | B1 | B2 | B3 | B4 | C1 | C2 | C3 | C4 | D1 | D2 | D3 | E | F |
| 18 | Use search engine to research various savings account options and document findings. | • | • | | | • | | | | | | | | | • | | |
| 29 | Calculate simple and compound interest. | | | | | | | | • | | | | | | | | |
| 55 | Create and present DIY information brochure. | • | | | | • | | | | | | | | | | | • |
| 65 | Read time management scenarios and decide how to schedule activities. | • | | | | | | | | • | | | | | | | |
| 83 | Create budgeting using newly learned skills. | | | | | | • | | • | | | | | | | | |

Get Set for Budgeting, Organization & Time Management

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