

# Dollars and Sense

Activity workbook



# Acknowledgements

We are grateful to share this resource created just for youth with input from youth. Navigating the transition from youth to young adult can be both challenging and exciting. Our hope is you find the tools and resources within Dollars and Sense helpful as you journey into new and exciting phases of life such as: moving out on your own, getting a cell phone or getting your driver's license. Whatever phase of your journey you are on, we trust there is a combination of wisdom and practical tips within these pages to help you along your way.

A special thank you to all who worked on this resource, including young people from the Indigenous Youth Internship Program (IYIP) who shared their insights, ideas and expertise with us to make this an effective and relevant resource guide for youth.

We gratefully acknowledge that the PGT offices are located on the traditional territories of the xwməθkwəyəm (Musqueam), Tseil Waututh and Skwxwú7mesh Úxwumixw (Squamish) peoples, on the traditional territories of the Esquimalt and Songhees peoples and on the traditional territories of the Sylix (Okanagan) and Nlakapamux peoples. Our commitment to walking respectfully on these lands is captured in our Truth and Reconciliation Strategy. We recognize that many of the children and youth that we serve are Indigenous.

**Trigger warning:** The following content may contain sensitive material that could potentially trigger emotional discomfort or negative reactions. You may feel more comfortable working through parts of this guide with a friend or support person. Reader discretion is advised, and individuals who may be sensitive to such topics are encouraged to approach this content with caution. If you find yourself feeling triggered, please seek support from a mental health professional or a trusted person in your life. Your well-being is important and it's okay to prioritize your emotional health. You are not alone (B.C. wide crisis line: 1-800-784-2433).

Copyright by the Public Guardian and Trustee of British Columbia, 2012 and 2025. All rights reserved. Requests for permission to use or reproduce this booklet or material from it should be directed to [cys@trustee.bc.ca](mailto:cys@trustee.bc.ca).



Cover art and some illustrations within were created by Nuu-Chah-Nulth and Secwepemc artist, Bayja Morgan-Banke (traditional name Petqua), who currently resides in Victoria, B.C.

Bayja's unique approach to storytelling through art is grounded in her Nuu-Chah-Nulth culture.

# Contents

Acknowledgements 1

How to use this workbook 5

## THE EGG STAGE 6

**Values, money, and the big picture 6**

**Activity:** Getting to know money 6

**Activity:** Exploring my values 7

**Boundaries with money 13**

**Activity:** Videos to check out 13

**Activity:** Setting and protecting your money boundaries 14

## THE ALEVIN STAGE 18

**Goals 18**

**Activity:** Videos to check out 19

**Activity:** Financial goal worksheet 20

**Activity:** The goal map 21

**Activity:** SMART track your goal 22

**Activity:** 4 square action plan 23

## THE FRY STAGE 26

**How much do I really make? 26**

**Activity:** Tracking your costs worksheet 27

**Activity:** Pay stub crossword 28

**Activity:** Word match - The work hours 30

## THE SMOLT STAGE 32

**Budget 32**

**Activity:** Money in and out 32

**Activity:** Budgeting template 34

**Activity:** Needs, thrives and wants 36

**Banking 38**

**Activity:** Videos to check out 38

<b>Activity:</b> Find what bank is right for you	39
<b>Money saving ideas</b>	<b>42</b>
<b>Activity:</b> Videos to check out	42
<b>Activity:</b> Money-saving scavenger hunt	43
<b>Credit</b>	<b>45</b>
<b>Activity:</b> Applying for a credit card	45
<b>Activity:</b> Prepaid credit cards - True or false	46
<b>Activity:</b> Make a plan to pay off a purchase	47
<b>Financial trouble</b>	<b>49</b>
<b>Activity:</b> Keep or scrap decision game	49
<b>Activity:</b> Lived experience	51
<b>Contracts and big purchases</b>	<b>53</b>
<b>Activity:</b> Big considerations for big purchases	54
<b>Activity:</b> Rank these items	55
<b>Funding education after high school</b>	<b>58</b>
<b>Activity:</b> Videos to check out	58
<b>Activity:</b> Pros and cons of a student loan	59
<b>THE ADULT STAGE</b>	<b>61</b>
<b>The art of advocating for yourself</b>	<b>61</b>
<b>Activity:</b> Word scramble	62
<b>Activity:</b> Template for advocating for yourself	63
<b>Investment information 101</b>	<b>65</b>
<b>Activity:</b> Videos to check out	65
<b>Activity:</b> Where would I invest?	66
<b>THE SPAWNING STAGE</b>	<b>69</b>
<b>Income tax</b>	<b>69</b>
<b>Activity:</b> Why should I file an income tax return?	69
<b>Activity:</b> Income tax wordsearch	70
Helpful resources	73
Activity and puzzle answers	76

# How to use this workbook

This workbook was produced to complement the guide (Dollars and Sense: A guide for your money, originally created in 2006).

The salmon cycle has been incorporated into this workbook as a way to share the importance of planning, adaptability and the ripple effects of decisions, offering valuable lessons for budgeting, resilience, and financial well-being through the lens of nature.

This workbook is a supplemental resource that gives you hands-on activities to complete as you work through the content in the guide book. It is intended to be fun and provide plenty of learning opportunities. Many of the worksheets can be printed or photocopied for you to use regularly. For example, the monthly budget worksheet in the Budget section of this workbook. You can complete these activities on your own or with the assistance of a teacher, mentor, support worker or resource person.

Please enjoy the colouring pages and add your personal touches to this book!



# Values, money, and the big picture

**The egg stage**, along with **Values, money, and the big picture**, represents the beginning of your financial journey, much like the egg stage in a salmon's life cycle. It's all about laying the foundation by understanding your values and how they connect to your financial choices. Just as salmon eggs hold the potential for growth and transformation, this stage sets you up to build strong money habits.

### What do I need to know?

- Building your foundation with core values, financial basics, and self-reflections will support a good long-term relationship with money
- Money is a very personal matter and can sometimes bring big emotions. It can impact your self-esteem in a negative or a positive way but building a good relationship will support you in having a good experience with money
- Values are things we believe in and that we are willing to defend. They are chosen freely but are influenced by family, friends, media, and beliefs and will most likely change over time
- A person's values and beliefs will influence how and when they spend their money

### Activity: Getting to know money

Circle the word that best describes how you feel about money.



Freedom



Uncertain



Challenging



Never considered it

## Activity: Exploring my values

Follow the instructions below in the **list of values** table.



Put a check mark by the values that best represent you. Choose 5 of them to be your **core values** and copy them into the **My 5 core values** table below.



Circle the value that you feel needs the most work, the one that you want to improve upon the most.



Draw a star next to the value that represents a strength, the one you feel you display most strongly.



Narrow your list down to just one term that represents your most important core value. Draw arrows around this value.

## My 5 core values

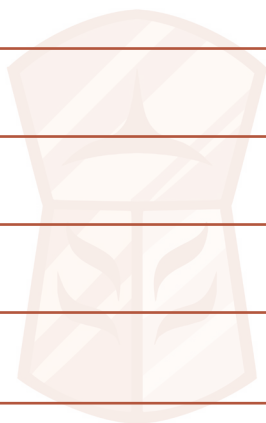
1.

2.

3.

4.

5.





## List of values

	<b>Accountability:</b> Taking ownership of your actions		<b>Advancement:</b> Personal and professional growth
	<b>Balance and moderation:</b> Avoiding over-consumption and seeing the importance of balance		<b>Beauty:</b> An appreciation for and seeing the beauty in all things
	<b>Collective wealth:</b> Viewing wealth as communal rather than individual, emphasizing shared prosperity		<b>Compassion:</b> Understanding the suffering of others and wanting to do something about it
	<b>Cooperation:</b> Working together for a common purpose		<b>Creativity:</b> A high degree of innovation and originality
	<b>Culture:</b> The shared beliefs, values, customs, traditions, and practices that shape a group's way of life and identity		<b>Dedication:</b> The act of binding yourself (intellectually or emotionally) to a course of action
	<b>Family:</b> A group of individuals connected by love, support, and a sense of belonging, often through blood, marriage, or choice		<b>Freedom:</b> The power to act, speak or think without externally imposed restraints

	<p><b>Generosity:</b> Sharing wealth and resources to uplift others so no one is left behind</p>		<p><b>Humility:</b> Avoiding excess or greed, focusing instead on balance and needs</p>
	<p><b>Humour:</b> The ability to laugh at yourself and find humour in all things</p>		<p><b>Interconnection:</b> Recognizing how financial choices impact family, community, and the environment</p>
	<p><b>Leadership:</b> The ability to inspire, guide and influence others toward a shared goal or vision</p>		<p><b>Life:</b> An appreciation and respect for all living things</p>
	<p><b>Loyalty:</b> Faithfulness to a person or group</p>		<p><b>Morality:</b> To have a strong sense of right and wrong</p>
	<p><b>Patience:</b> The capacity to endure hardship or inconvenience</p>		<p><b>Professionalism:</b> Commitment to quality, pride in your work</p>
	<p><b>Reciprocity:</b> Giving back to the community and environment in return for what is received</p>		<p><b>Recognition:</b> To receive special attention, to feel important</p>
	<p><b>Resilience:</b> Building adaptive financial practices that help with personal or communal challenges</p>		<p><b>Respect for natural cycles:</b> Aligning financial practices with natural rhythms, saving in times of abundance for leaner times</p>

	<p><b>Responsibility to future generations:</b> Making choices today that ensure opportunities for descendants</p>		<p><b>Security:</b> Having the essentials you need to live and be safe</p>
	<p><b>Self-sufficiency:</b> Encouraging independence while maintaining community interdependence</p>		<p><b>Spirituality/ Religion:</b> Connection to the sacred via teachings, traditions, relationships with the land, ancestors, community, or organized faith practices</p>
	<p><b>Stewardship:</b> Caring for resources (land, money, tools, etc.) as a responsibility, not ownership</p>		<p><b>Sustainability:</b> Prioritizing long-term resource preservation over short-term gains</p>
	<p><b>Trustworthiness:</b> Dependable, deserving of confidence</p>		<p><b>Wealth:</b> Desire for substantial monetary income</p>
	<p><b>Wisdom of elders:</b> Seeking guidance from elders on financial decisions and sustainable practices</p>		<p><b>Work:</b> Deriving great value from your job</p>
	<p><b>Write your own:</b></p>		

## Reflect

1. When you look at your core values, do you think they are influenced by your family, friends, community, culture, media, religious/spiritual beliefs or other things? Why or why not?

---

---

---

---

2. Do your values guide your decision making and how you live your life?

---

---

---

---

3. Do you think your values might change over time and if so, how?

---

---

---

---

## Thinking about my values...

Consider these big picture questions and answer honestly:

What in my life is really important to me now and in the future?	
What do I want from the money I have?	
How do I save my money for the things I want?	
Do my actions support my values?	
Do my actions conflict with my values?	
Are there things that I want to change so my actions support my values?	



## Boundaries with money

**The egg stage: Boundaries with money** is the start of your money journey, just like the egg stage in the salmon cycle. This is where you begin building a solid foundation by learning to set healthy boundaries with your spending, saving, and sharing.

Just as salmon eggs need a protected environment to grow, setting clear money boundaries helps you create a safe space for your financial goals to take shape and thrive.

### What do I need to know?

- **What does it mean to have healthy boundaries with money?**  
Healthy boundaries with money mean knowing your limits for spending, saving, and sharing. It's about staying in control and making choices that support your goals
- **What to consider when you lend money to others?**  
Before lending money, think about if you can afford to lose it and set clear expectations, consider that you may not get this money back. Honest communication can help protect your relationships
- **What does it mean to be an informed and conscious consumer?**  
Being informed and conscious means knowing where your money goes and making thoughtful choices. Spend in ways that reflect your values and what matters to you

### Activity: Videos to check out

Learn more about being a conscious consumer:

- **The Story of Stuff (21:17):**  
[www.youtube.com/watch?v=9GorqroiqgM](http://www.youtube.com/watch?v=9GorqroiqgM)



- **Gambling Risks (3:11):**  
[www.youtube.com/watch?v=EBaihCV9Kjk](http://www.youtube.com/watch?v=EBaihCV9Kjk)



- **Impulse Buying (4:27):**  
[www.youtube.com/watch?v=wzMLB58LLU8](http://www.youtube.com/watch?v=wzMLB58LLU8)



## Activity: Setting and protecting your money boundaries

### 1. Fill in the blanks to discover what matters most to you:

If I had \$100 I would spend it on \_\_\_\_\_,

save it for \_\_\_\_\_,

and share it with \_\_\_\_\_.

Something I value more than money is \_\_\_\_\_.

My biggest goal for my money right now is \_\_\_\_\_.

\_\_\_\_\_.

### 2. Discover your lending rules:

**Scenario:** Imagine a family member asks to borrow money.

What questions should you ask yourself before deciding? **Example:** “Can I afford this? How will it affect my budget? Am I likely to get it back?”

Write your own rule for lending money. **Example:** “I only lend money if I can afford to lose it, and I’ll set a clear deadline for repayment.”

\_\_\_\_\_

\_\_\_\_\_

### 3. Role-play:

Practice saying **no** kindly but firmly. Write a response you could use:

- “I’d love to help, but I’m saving for \_\_\_\_\_ right now.”
- “I’m not in a position to lend money, but I’d be happy to help in another way.”

#### 4. Mindful spending choices:

Think about a recent time you bought something you didn't really need.

What did you buy? \_\_\_\_\_

Why did you buy it? (Add a check mark)

- I felt pressured
- I wanted it in the moment
- It was on sale
- Other: \_\_\_\_\_

How did you feel afterward? (Circle one)



Happy



Regretful



Neutral

**Reflection:** Next time, I can/will pause and ask: "Do I really need this?" and/or wait 24 hours before making a decision.

#### 5. Practice setting boundaries:

Choose a boundary to strengthen this week.

- I will not lend money unless \_\_\_\_\_.
- I will track my spending for \_\_\_\_\_ days.
- I will save \$ \_\_\_\_\_ for a future goal.

**Reflection:** How do you think setting this boundary will help you feel more in control of your money?



## Reflect

1. Think about a time when you gave or lent money to someone. How did you feel about the decision? Would you do anything differently next time?

---

---

---

---

---

---

---

---

---

---

2. What are 3 ways you can create healthy boundaries with money in your daily life? Why are these boundaries important to you?

---

---

---

---

---

---

---

---

---

---

Colour me!



Sarah Whalen - Lunn  
Iñupiaq



## Goals

**The alevin stage** in the salmon cycle represents early growth and preparation. Much like setting **SMART goals**, they both build a foundation for success. Both require small, attainable steps to progress toward greater achievements.

### What do I need to know?

- Setting goals can give you a vision and help get you motivated to make your dreams a reality
- Setting goals can raise your self-confidence as you recognize your ability to achieve the goals you have set
- Using the **SMART goal** setting method can help keep you on track and set you up for success
- There are short term goals (1 month or less), medium term goals (2-12 months), and long-term goals (1 year or more). Make sure your goals are attainable so you don't get disappointed

SMART goals	
<b>S</b>	<b>Specific and clear:</b> What exactly should be realized?
<b>M</b>	<b>Measurable:</b> How will I measure it?
<b>A</b>	<b>Achievable:</b> Is it doable? Do I have influence over it?
<b>R</b>	<b>Relevant:</b> Is it realistic for my life and business right now?
<b>T</b>	<b>Time bound:</b> What is a realistic timeframe to achieve it in?



A dream can be defined as something you want for yourself in 10 years, and requires a lot of planning. What is something that you dream of having in your life in 10 years?

---

---

---

### **Activity: Videos to check out**

- **The Dream Doesn't Work Unless You Do: Goal Setting Ted Talk (5:16):**  
[www.youtube.com/watch?v=4KwWbkho68E](http://www.youtube.com/watch?v=4KwWbkho68E)



- **Breakdown of how to set a SMART Goal (3:11):**  
[www.youtube.com/watch?v=RGxnc88P9nE](http://www.youtube.com/watch?v=RGxnc88P9nE)



### **Activity: Financial goal worksheet**

There are countless goals and dreams, each following its own unique timeline, that you can make happen.

**Here are some ideas:** Concert tickets, powwow trips, regalia, cultural activities, or even support for medicine and mental health. Take a moment to reflect and use the worksheet to outline your own goals and dreams!

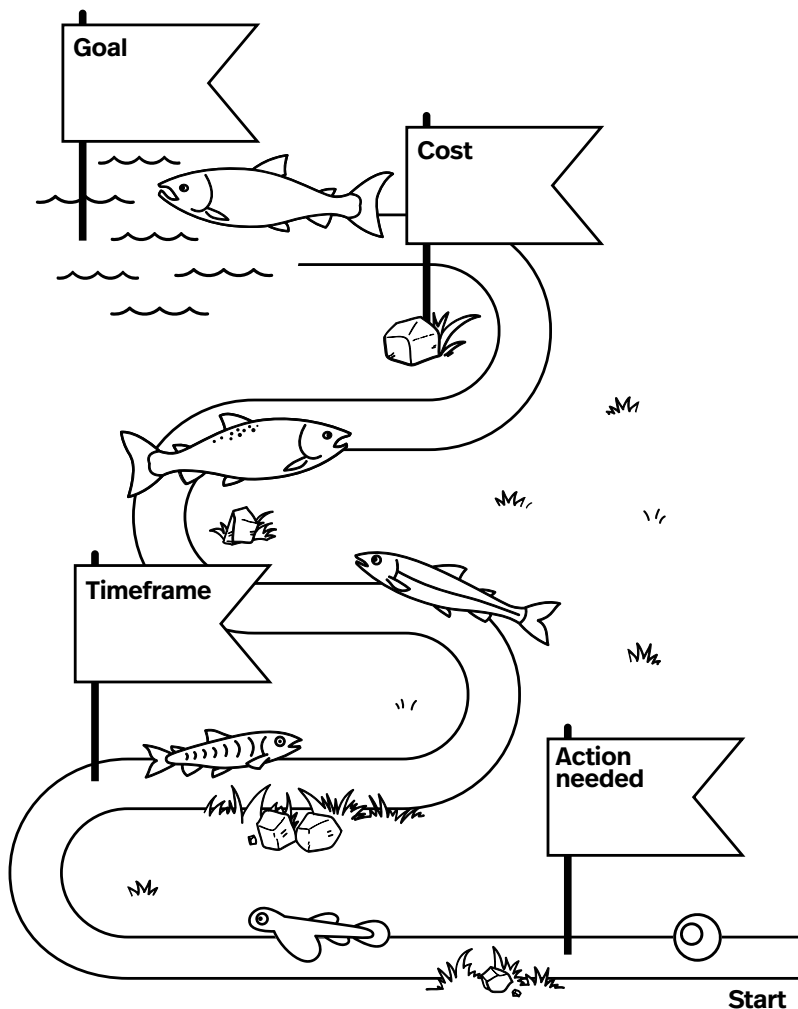
### **Financial goal worksheet**

<b>Timeline</b>	<b>Short term (1 month)</b>	<b>Medium term (Less than 1 year)</b>	<b>Long term (1 year or more)</b>
<b>Goal</b>			
<b>Cost</b>			
<b>Time frame</b>			
<b>Action needed to achieve goal</b>			

**Remember:** Anything worth achieving is worth working for.  
Be SMART and take your time to map out your goal.

### Activity: The goal map

There are short term (1 month), medium term (less than one year), and long term (1 year or more) goals. Add some colour to the goal map and use it to track your progress!



**Activity: SMART track your goal**

Let's track your goal using the SMART method. When you write it down, it acts as an anchor to get you closer to your dreams.

**Specific:** Describe your goal in detail.

---

---

---

**Measurable:** How will you know you're close to reaching your goal?

---

---

**Attainable:** Make sure your goal is within your reach. Who can help you attain your goal and how?

---

---

---

**Relevant:** Why is this goal meaningful? How will you feel when you achieve it?

---

---

---

**Time bound:** When would you like to achieve your goal? Break this down into steps and dates if you need to.

---

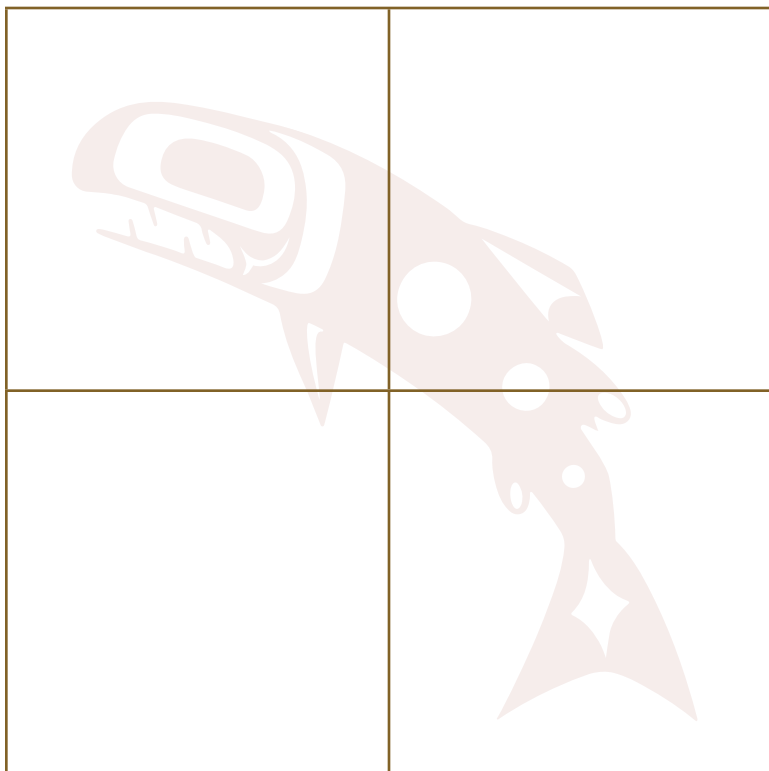
---

---

### Activity: 4 square action plan

Draw 4 squares or fold paper into 4 squares and write the following on each square:

1. Name a goal that you want to achieve in the next 30 days
2. Name 2 steps you can take today to bring you closer to achieving your goal
3. Write down who can support you in achieving this goal. Where can you learn more, access new information or get help if needed? Where can you find the support within a restored positive kinship?
4. Name a feeling word to describe how you will feel when you achieve your goal in 30 days






## Reflect

1. What are some of your sources of Inspiration? Write down quotes, songs, people or pictures that will help keep you motivated to reach your goal.

---

---

---

---

---

---

---

---

---

---

2. What is one thing I can do today to move closer to my goal?

---

---

---

---

---

---

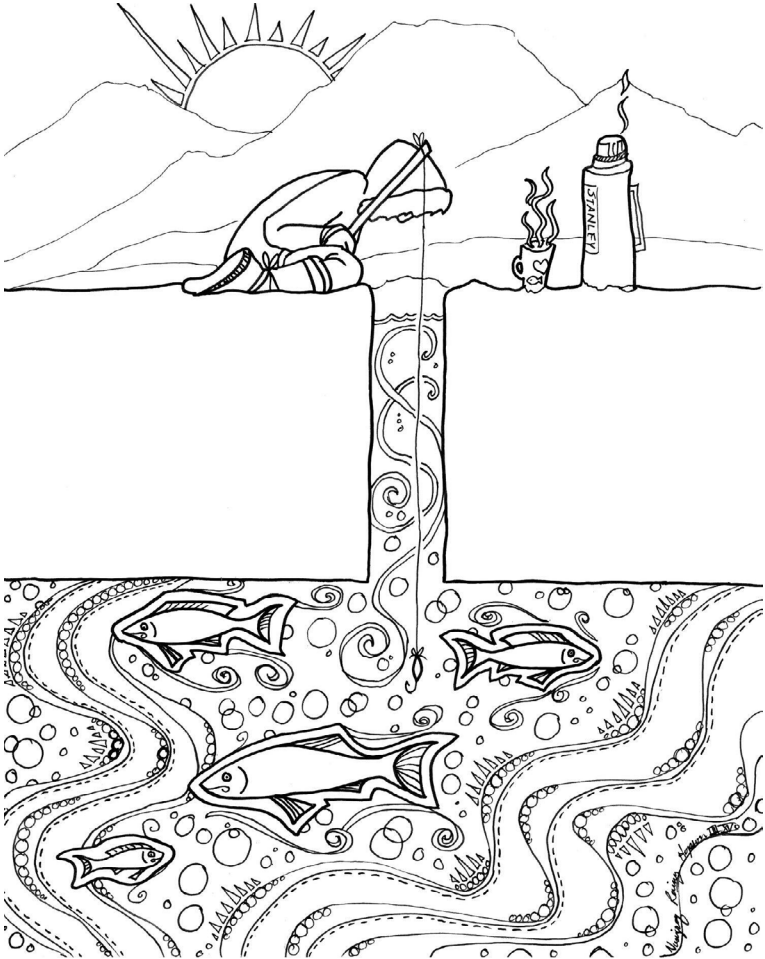
---

---

---

---

It's colour time!



Nasuḡraq Rainey Hopson  
Inuit



# How much do I really make?

**The fry stage** stage in the salmon cycle represents a time of increased independence and learning to navigate new waters. Much like understanding your pay cheque and learning **how much you really make** builds financial awareness. Both require careful observation and adaptation to ensure successful growth and stability.

### What do I need to know?

- People may be surprised when they receive their first pay cheque to find that they didn't receive quite as much money as they were expecting
- Understanding income, costs, and building habits for financial awareness. Be sure to understand your deductions so you know where your money is going
- Many people don't check their pay stubs to ensure they were paid properly or to see what deductions were taken, often this is because they find looking at the paystub too complicated



### **Activity: Tracking your costs worksheet**

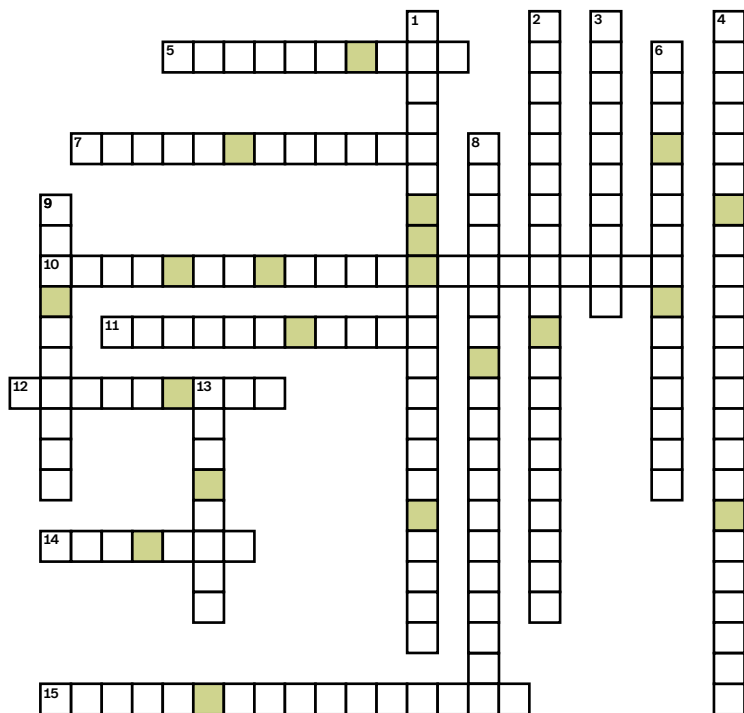
Working comes with expenses! Use this form to track your job-related costs and find ways to manage or reduce them. Can you spot opportunities to save?

<b>Item</b>	<b>Week 1</b>	<b>Week 2</b>	<b>Week 3</b>	<b>Week 4</b>
Transit fare				
Uniform				
Car maintenance				
Car insurance				
Car loan				
Parking				
Child care				
Lunch from home				
Buying lunch				
Union dues				
Other:				
Other:				
<b>Total</b>				

## Activity: Pay stub crossword

The green spaces mark blank spaces between words. All the answers can be found in the explanation of a sample pay stub on pages 13-14 of the Dollars and Sense guide.

**Note:** This activity is also available in larger print.



Across	Down
<p><b>5.</b> The tax the government takes off your pay to provide service to every Canadian</p> <p><b>7.</b> The total number of hours you worked in the pay period</p> <p><b>10.</b> The amount of money you earned this year up to and including your current cheque</p> <p><b>11.</b> The amount of money you are paid per hour</p>	<p><b>1.</b> Provides money for you when you retire</p> <p><b>2.</b> If you are laid off or pregnant you can get EI</p> <p><b>3.</b> The amount taken off your pay cheque to pay for taxes, EI and CPP</p> <p><b>4.</b> 9 digit number that you need to work in Canada or to access government programs and benefits</p>

See more clues on the next page →

**12.** The amount of money you earned before any deductions

**14.** The amount of money you will receive after all the deductions are taken off

**15.** Your employer may make other deductions from your pay cheque (ex. union dues, life insurance, etc)

**6.** The amount of money you earned this pay period

**8.** The name, address and contact information of the company you are employed by

**9.** The number of days or weeks you are getting paid for

**13.** The date you will receive your cheque or your pay will be deposited into your bank account

## Reflect

**1.** What do you think about the deductions on your pay cheque?

---

---

---

---

**2.** What steps can you take to make sure you're being paid correctly?

---

---

---

---

## What time is it Mr. Wolf?

### Activity: Word match - The work hours

It's important to consider how long it takes to earn money for the things that make us thrive, our needs, and wants. When we budget and prioritize, we can be realistic with our money goals and dreams.

Match each item or activity from **Column A** with the estimated work hours from **Column B** based on the minimum wage.

Column A	Column B
Coffee from a café	0.5 hours
Movie ticket	2 hours
Pair of sneakers	8 hours
Video game	15 hours
Concert ticket	20 hours
Weekly groceries	30 hours
Cell Phone bill	50 hours

Did you know? Colouring while listening  
can enhance your learning!



Michelle Stoney  
Gitksan





# Budget

**The smolt stage** in the salmon cycle is about adapting and preparing for life in the open ocean, much like **budgeting** helps you plan and adapt for financial success. Both involve understanding resources and making strategic decisions to thrive in new environments.

### What do I need to know?

- Budgeting is a plan that allows you to track your income and expenses
- It is important to know where your money is going if you want to feel like you have control of your finances. Whether you're living pay cheque to pay cheque or earning six figures a year
- Budgeting isn't about restricting what you spend your money on and cutting out all of the fun. It's about understanding what you need to spend your money on to survive; and what you need in order to thrive, and to help you save to afford the fun stuff. It's important to think about, write down, and say out loud **what you dream of**

### **Activity: Money in and out**

You can either choose to fill this form out for the month or for the year - just make sure that if it shows income by the month or year, expenses are recorded the same way.

Once a year expenses and income can be made "monthly" by dividing them by 12. For example, if you receive a birthday gift of \$120, divide by 12 and your monthly income from that source is \$10. If you multiply a regular monthly amount by 12, you'll get the figure for the year.

Activity continues on the next page →



## Activity: Budgeting template

You can print, photocopy or fill this worksheet in online and adjust as needed. You can create a plan for what you will spend in a month or record what you have actually spent in a month.

### Basic budget

#### Your income

Regular income/benefits each month (job, PWD, IA)	\$
Additional income (side hustle, part-time job, babysitting)	\$
Any other one off payments this month (ex. GST)	\$
<b>Total income</b>	<b>\$</b>

#### Your expenses

Housing (rent/mortgage, taxes, insurance, etc.)	\$
Groceries and food costs	\$
Personal hygiene (deodorant, shampoo, etc.)	\$
Cell phone	\$
Transportation (transit pass, taxis, gas, etc.)	\$
Utilities (heat, electricity, internet)	\$
Medical (prescriptions, etc.)	\$
Entertainment (eat out, movies, coffee, etc.)	\$
Debt payments	\$
Emergency fund	\$
General savings (you will get there eventually!)	\$
Custom (other unique expenses not covered)	\$
<b>Total expenses</b>	<b>\$</b>

#### Your bottom line

Income minus expenses	\$
-----------------------	----

## Needs, thrives and wants



**Needs:** These are the basics you can't live without, like food, a safe place to live, and clothes to wear.

**Thrives:** These are things that help you grow, succeed, and feel your best, like hobbies, learning, and taking care of your health.

**Wants:** These are the extras that make life more fun or exciting, like games, snacks, or the latest gadgets.

**Activity: Needs, thrives and wants**

Create a list of expenses like rent, video games, groceries, or fast food. Categorize each as a need, thrive or a want.

Expense	Need, thrive or want?

## Reflect

1. Now that you have seen a snapshot of how your money is being used, what changes do you want to make?

---

---

---

---

---

---

---

---

---

---

---

2. What ideas can you come up with to help you get more money, or cut the extras, to keep more of the money you have?

---

---

---

---

---

---

---

---

---

---

---



## Banking

The **smolt stage** in the salmon cycle is about transitioning and adapting to new environments, similar to exploring **banking** options to find what best suits your needs. Both involve making informed choices to ensure long term success.

### What do I need to know?

- There are many different types of bank accounts and banking options. See **page 23** of the Dollars and Sense guide for the different bank account types and services
- Shopping around to find what best suits your needs is important. Consider how to be resourceful when you spend your money
- You can hold accounts at more than one banking institution. Know that you are not tied to the bank you have an account with, you can shop around

#### Activity: Videos to check out

- **Why open a bank account (5:16):**  
[www.youtube.com/watch?v=4KwWbkho68E](http://www.youtube.com/watch?v=4KwWbkho68E)



- **Chequing account basics (2:32):**  
[www.youtube.com/watch?v=CgM06P\\_6Lr0](http://www.youtube.com/watch?v=CgM06P_6Lr0)



## **Activity: Find what bank is right for you**

Opening a bank account helps build a relationship with your financial institution and your credit score. It also provides tools to manage finances effectively. Compare different account types, such as savings accounts, TFSAs, or credit cards, to find what fits your needs. Some accounts offer rewards like cashback, airmiles, or grocery discounts to maximize your money.

Learn what to look for when choosing a bank or credit union that fits your needs.

### **Define your banking needs**

Think about what you want from a bank:

- What are your goals? (e.g. saving, spending, borrowing)
- Do you need a checking account, savings account, or other services?
- How important are things like low fees, accessibility, or online tools?

### **Create a comparison chart**

Research 3 banks or credit unions and use the following template to help you decide what is right for you.

You can gather information by visiting bank websites, looking at brochures from the bank, or asking a family member or trusted adult for advice. But remember, everyone has different needs (for example, as a student you may have different incentives).



## Comparison chart

Bank name	Bank 1:	Bank 2:	Bank 3:
Account type			
Fees			
Features (online tools, rewards)			
Minimum balance needed			
Interest rate			
Other			

## Reflect

1. Which bank offers the best deal for the services you need?

---

---

---

---

---

2. Which fees or requirements might be challenging for you?

---

---

---

---

---

3. What features (like online banking or low minimum balances) stand out as helpful?

---

---

---

---

---



## Money saving ideas

**The smolt stage** in the salmon cycle involves careful preparation for the challenges of the ocean, much like adopting **money saving ideas** helps you build financial resilience. Both require planning, small adjustments, and smart choices to thrive in the future.

### What do I need to know?

- Learn about simple ways to save money, like spending less on groceries, entertainment, or bills, and pick the tips that work best for you. Consider timing your purchases according to when you get paid
- Plan ahead to avoid last-minute buys or using your credit card too much, and be ready to make small trade-offs to reach your goals
- Let your friends and family know you're trying to save money, so they understand if you skip a night out or a trip while focusing on what's important to you

#### Activity: Videos to check out

- |  |  |
|--|--|
| • <b>Tips To Save Money on Everything (8:18):</b><br><a href="https://www.youtube.com/watch?v=4cjxMIukRDo">www.youtube.com/watch?v=4cjxMIukRDo</a> |  |
| • <b>How to Save 10K Effortlessly (13:45):</b><br><a href="https://www.youtube.com/watch?v=JP_utZQLb8">www.youtube.com/watch?v=JP_utZQLb8</a>      |  |
| • <b>135 Great Money-Saving Tips (22:53):</b><br><a href="https://www.youtube.com/watch?v=Hry9uyd_108">www.youtube.com/watch?v=Hry9uyd_108</a>     |  |
| • <b>Street Sense (1:00):</b><br><a href="https://www.youtube.com/shorts/WLxCgp_r0I4">www.youtube.com/shorts/WLxCgp_r0I4</a>                       |  |

### **Activity: Money-saving scavenger hunt**

Saving money can be fun and exciting, like going on a scavenger hunt! Let's explore your daily life to find ways to save money and set a plan to reach your goals.

**The hunt begins:** Look around and think about these areas of your life. Write down ideas for how you can save money. Use the examples to help you.

**1. At home:** What can I reuse or fix instead of buying new?

1.

---

2.

---

3.

---

**2. Food and snacks:** How can I save on snacks and meals?

1.

---

2.

---

3.

---

**3. Entertainment:** What fun activities don't cost money?

1.

---

2.

---

3.

---

**4. Shopping:** How can I avoid spending too much when shopping?

1.

---

2.

---

3.

---

**5. Energy and utilities:** How can I help save on electricity or water?

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

**6. Savings goals:** What am I saving for and how can I make progress?

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

## Reflect

**1. My top 3 money-saving ideas:** Look back at your lists. Pick three ideas you think are the easiest to do or will save the most money.

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

**2. My savings goal:** What will you do with the money you save? (Will you have a separate savings account?) Write/draw your answer:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_



## Credit

**The smolt stage** in the salmon cycle is a big step into new waters, just like learning to use **credit** responsibly. By making smart choices, you set yourself up for a strong future.

### What do I need to know?

- There are many types of credit cards, all with pros and cons. It's important to understand the offers and choose wisely to avoid overspending
- Building good credit starts with smart choices like paying off your balance on time, avoiding debt and spending responsibly
- Knowing what your credit score is, how it works, why it's important and how to keep it in good standing (See **page 45** in the Dollars and Sense guide)
- Learn how credit cards work, the importance of paying them off to avoid interest fees and how your credit history impacts your future

#### **Activity: Applying for a credit card**

Add numbers next to each statement below to show the correct order of the steps to take when applying for a credit card.

The credit bureau sends your credit history back to the credit card company	
You fill out a credit card application	
Your personal information is sent to the credit bureau	
Credit card companies accept or reject your application based on your credit history, debts, income, etc.	
You start charging like a bull (it <b>feels</b> like free money!)	
Credit card company does a credit check on you	
You think "It's nice to know I have a credit card if I need it"	

Answers on page 76

### **Activity: Prepaid credit cards - True or false**

**Did you know?** Prepaid credit cards are an option for people who do not want or have been denied a regular credit card. Here's a quick true or false quiz that will help you understand prepaid credit cards.

You can purchase prepaid credit cards from gas stations, convenience stores and even Canada Post

The amounts range from \$50 to \$1,000 dollars

Prepaid credit cards are often given as gifts or used by people who do not have a regular credit card

People may prefer to have a prepaid credit card to avoid carrying cash

Prepaid credit cards can expire after 12 months – even if you have a balance!

Prepaid credit cards help build or rebuild your credit

Prepaid credit cards are easy to get - no credit check or bank account required

Prepaid credit cards are often not accepted at hotels/ motels

Prepaid credit cards carry high interest rates

Prepaid credit cards often have surprise hidden fees (like an inactivity fee)

All prepaid credit cards come with a free chia pet and a lifetime membership to the hair club for men

Answers on page 76

### **Activity: Make a plan to pay off a purchase**

What is the first thing you would buy with your credit card? How much does it cost? (if you don't know, pretend it costs \$150!)

What is the interest rate that your credit card is charging? It's important to have a plan to pay off the things you want to buy. What would your plan look like if you wanted to pay it off in 1, 2, or 3 months?

**Include:** How much you'll pay each month and what happens if you only pay the minimum.

### **Paying off a purchase plan**

<b>Timeframe</b>	<b>Payment</b>	<b>Credit card balance</b>	<b>Notes</b>
Month 1:			
Month 2:			
Month 3:			



## Additional notes

---

---

---

---

---

## Reflect

1. What are two things you would look for when choosing a credit card, and why are they important to you?

---

---

---

---

---

2. How can building good credit now help you with your goals in the future?

---

---

---

---

---



# Financial trouble

**The smolt stage** in the salmon cycle is like learning to handle new challenges, just like managing money and avoiding **financial trouble**. Focus on what you really need, plan ahead, and remember – it's okay to make mistakes as long as you learn from them.

### What do I need to know?

- Social media can strongly influence how we spend money, so it's important to ground in your values and stay aware of its impact
- It's easy to get into financial trouble, which is why planning ahead and thinking through your spending decisions is so important
- Focus on needs over wants and avoid the pressure to keep up with friends to stay financially stable
- Managing money takes commitment and it's okay to make mistakes as long as you learn and grow from them

#### **Activity: Keep or scrap decision game**

Set a timer for 10 min and brainstorm an expense list (**for example:** Subscriptions, fast food, transportation, phone bill). Think of everything you usually spend your money on.

- ✓ Put a check mark beside the expenses to keep.
- ✗ Put an X beside the ones to scrap if you were ever in a hard place and needed to save money or avoid trouble.



## Activity: Lived experience

### 1. Jonah's story

Jonah has been in foster care since age 6. He is not connected with his family and has some mental health struggles. While foster care may not have always been great, his needs have been met.

In 3 weeks he turns 19 and will be getting a cheque from the PGT for \$8,000. He is stressed out. He is expected to move out of foster care and he does not feel ready to live on his own. He is not even excited about getting the money; he is worried how he will manage on his own away from the comfort of a foster home. What are some of the things he is worried about?

### Reflect

What should Jonah do? Write a happy ending to his situation.

---

---

---

---

---

---

---

---

---

---

---

---

## 2. Julia's story

Julia is expecting to receive \$30,000 on her 19th birthday. Her older sister wants Julia to take her on vacation and lend her some money. When Julia's sister got money on her 19th birthday, she bought Julia some new clothes and an iPhone, and she keeps reminding Julia of this.

Julia was hoping to put the money towards schooling. She really wants to become a dental hygienist. She knows it will cost at least \$26,000 for her 2 year program. Tuition per year is  $\$9020 \times 2 \text{ years} = \$18,040$ , plus she needs to worry about books, lab fees, rent, transportation, groceries etc.

Her sister keeps bugging her and now her uncle is also phoning and asking to borrow money. He stills owes money to Julia's older sister. All of this is really stressing Julia out.

What are some of the feelings Julia could be having? How will she feel if she takes her sister on vacation and lends her money?

### Reflect

Do you think Julia should lend money to her sister and/or uncle? Why or why not? What would you do if you were Julia?

---

---

---

---

---

---

---

---

---

---

---



# Contracts and big purchases

**The smolt stage** in the salmon cycle is about making big changes and smart moves before you become an adult, just like navigating **contracts and big purchases**. Take your time to shop around, understand the details, and think carefully before committing to something big like a car or phone plan.

### What do I need to know?

- Save money and make smart choices by comparing prices and plans for the products and services you buy
- When getting a cell phone, understand the fees, taxes, and contract terms. Plan how you'll pay your bills to avoid debt and build good credit
- For big purchases like a car, research your options, consider second-hand items and know the important questions to ask before buying
- Avoid impulse purchases and “easy” payment plans by thinking about whether you really need something and if it fits your budget

### **Activity: Big considerations for big purchases**

Make a list of things to consider before you make a big decision like signing up for a 2 year phone contract or a 5 year car loan.

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

### **Did you think of questions like...**

- Where will I be in 2 to 5 years?
- What's the total cost of this contract or purchase, including interest and fees?
- What happens if I can't hold up my part of the deal?
- Are there other options I should explore?

### Activity: Rank these items

If you were thinking about buying a car, in addition to alternate forms of transportation, what are some things you would need to consider? Rank the items below in order of importance.

	Your needs
	Fuel efficiency (gas or charging costs)
	Safety
	Insurance costs (some vehicles cost more to insure)
	Resale value
	Maintenance
	Reputation
	Monthly car loan payments
	Parking costs
	Extras

### Making transportation choices

You have to get around somehow, but buying a car (even second-hand) when you're not ready can get you in financial trouble. Consider taking the bus while you save up enough money for a car.



OR





## Reflect

1. How can comparing prices and understanding contracts help you make better decisions when buying something new?

---

---

---

---

---

---

---

---

---

---

2. What's one question you would ask yourself before making a big purchase to avoid impulse spending?

---

---

---

---

---

---

---

---

Make me colourful!





## Funding education after high school

**The smolt stage** in the salmon cycle is all about preparing for the next big adventure, just like figuring out how to **fund your education after high school**. Look into options like part-time jobs, summer work, grants, and student loans—and make a plan that works for your goals and situation.

### What do I need to know?

- What are my options for earning money when I'm in post-secondary school? Like part-time and full-time, or summer employment
- What kind of funding is there to support me as a student (e.g. as a former youth in care); the provincial tuition program; SAJE program supports youth transitioning from care by providing various funding, including cultural connections. See the link in the helpful resources section (**page 73**)
- What do I need to know about student loans; how to apply for them, how they work, paying them back and other ideas for financing post-secondary schooling

#### Activity: Videos to check out

- **Financing school (0:60):**

[www.youtube.com/shorts/T2YaUTQGBb8](https://www.youtube.com/shorts/T2YaUTQGBb8)



- **Student loans (0:34):**

[www.pbslearningmedia.org/resource/making-cents-financial-literacy-videos/making-cents-financial-literacy-videos-for-young-learners/](https://www.pbslearningmedia.org/resource/making-cents-financial-literacy-videos/making-cents-financial-literacy-videos-for-young-learners/)



### **Activity: Pros and cons of a student loan**

What should you consider when getting a student loan? Write a list of the pros and cons.

Pros	Cons

### **Reflect**

1. What are some ways you can balance working and studying while in post-secondary school?

---

---

---

---

2. How can you prepare yourself to make smart decisions about student loans and other funding options?

---

---

---

---

Add some colour!





# The art of advocating for yourself

**The adult stage** in the salmon cycle is about coming into your adulthood and being more independent, just like learning to **advocate for yourself**. Stay calm and respectful when dealing with problems that come up, it helps you get better results and builds your confidence. Knowing your rights and where to find help can make a big difference.

### What do I need to know?

- Learning how to handle problems calmly and respectfully can help you get the results you want and build confidence in standing up for yourself
- It's normal to feel frustrated when something goes wrong, but being rude or loud won't solve the issue. Staying calm and respectful is the best way to explain your concerns and find a solution
- You'll also learn about your rights as a consumer and where to find help if you need it. Consumer Protection BC has a directory full of resources and organizations that can assist you

### Activity: Word scramble

**COMMUNICATION is the key!** COMMUNICATION can be thought of as the exchange of thoughts, opinions, ideas and feelings.

Some studies show that the actual words make up **less than 10%** of what we are saying! If words make up less than 10% of the message, what other things get your message across? Solve the puzzle to find out.

EOTN	
VNREOBANL / NAUCNCIIMOTMO (2 words)	
FCILAA / SSIXSRPOENE (2 words)	
ANHD / ONMVEVSTE (2 words)	
OUTSPRE	
APEACENARP	

Answers on page 76

Advocating for yourself means standing up for what's fair and finding solutions to problems. Whether you're writing a letter or speaking face to face, here is how to make your point clearly and respectfully:

- 1. Background:** Explain your situation. What happened?
- 2. Problem:** Share the details of what went wrong and how it affected you (e.g., "Because this happened, it caused this result")
- 3. Solution:** Suggest a fair solution to fix the problem
- 4. Friendly warning (if needed):** Politely mention what action you'll take if the issue isn't resolved. For example: "I may switch providers if we can't find a solution."
- 5. Closing:** End with what you expect. For example: "I look forward to hearing from you soon."

Always stay polite, calm and respectful – even if you're upset. Being clear and confident helps people take your concerns seriously.

## Activity: Template for advocating for yourself

Use this template as a guide when writing a letter to advocate for yourself. Or, you may want to use it to gather your thoughts before making a phone call or advocating for yourself in person.

[Your name]

[Your address]

[City, province, postal code]

[Email address or phone number]

[Date]

[Recipient's name or company name]

[Their address]

[City, province, postal code]

Subject: [Short description of the issue, e.g., "Request for Resolution of Billing Error"]

Dear [Recipient's Name or "To Whom It May Concern"],

**1. Background:** I hope this message finds you well. I am writing to share a concern regarding [briefly describe the situation or product/service, e.g., "a recent bill I received for my phone plan"].

**2. The problem:** Explain the issue clearly and how it affected you. For example: "On [date], I noticed that I was charged an additional fee of \$50, which I did not expect. This charge caused my account to be overdrawn."

**3. The solution:** I believe a fair resolution would be [state your solution, e.g., "a refund of the \$50 charge and an explanation of why it occurred"].

**4. Friendly warning (if needed):** If this matter cannot be resolved, I may need to [politely state the next steps, e.g., "explore switching providers to avoid similar issues in the future"].

**5. Closing:** Thank you for taking the time to review my concern. I hope we can work together to find a solution. I look forward to hearing from you soon. Please feel free to contact me at [email or phone number].

Sincerely,

[Your Name]



## Reflect

1. How can staying calm and respectful help you solve a problem when something goes wrong?

---

---

---

---

---

---

---

2. What's one thing you would do to learn more about your rights as a consumer?

---

---

---

---

---

---

---



## Investment information 101

**The adult stage** in the salmon cycle is about taking charge of big decisions in your life, just like learning to **invest your money**. Start with small amounts, get to know how investing works. Don't be afraid to ask questions to see if it is right for you. Take it slow, understand the risks. Choose investments and advisors that fit your goals and budget. Investing is more like a marathon than a sprint.

### What do I need to know?

- Investing is a great way to grow your money, but it takes time, knowledge and planning to do it right
- Learning how investments work and understanding the risks involved is an important first step. There are experts, like investment advisors, who can help you understand your options and create a plan that works for your goals
- Shop around to find the right investments and advisors that fit your needs and budget. Start small, ask lots of questions and take your time to feel confident about your choices. Investing is a journey, not a race!

#### Activity: Videos to check out

- **Saving and investing basics (4:40):**  
[www.youtube.com/watch?v=zojhP5bNy2s](http://www.youtube.com/watch?v=zojhP5bNy2s)



- **Investing basics (2:52):**  
[www.youtube.com/watch?v=Epzr8azlxp8](http://www.youtube.com/watch?v=Epzr8azlxp8)



- **Explaining Cryptocurrency (12:54):**  
[www.youtube.com/watch?v=voJpiQJzQiQ](http://www.youtube.com/watch?v=voJpiQJzQiQ)



Stocks are a type of investment that allow an investor to become a part owner in a company.

Think about the clothes you wear and the tech tools you use every day (like cell phones, computers, iPads, etc). What about the other products that you use every day? Did you know you can invest in the companies that make those things? **You can!**

For example, many of us use Microsoft and Apple products. With these big companies, the price of their stocks tend to increase over time. Do your research and invest to earn money over time.

The important thing to consider is to diversify your portfolio – meaning don't put all of your money into one thing. Choose multiple things to invest into that you are passionate about, do your research and invest in ways that you know are safe.

**Activity: Where would I invest?**

Imagine you have \$10,000 to invest in stocks for 3 companies. Which companies would you invest in and why? For example: Starbucks, Lululemon, Gamestop, etc.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

Decide on 3 you would not invest in, why not? Let's do some research as a group.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

You may want to consider the company's ethos (values) plan:

- Does the company harm the environment?
- Are they socially responsible?
- What kind of image does the company promote?
- Do they treat their employees well?
- What are some trends right now?

**Remember:** Investing may be exciting, but there are big risks too. There's no such thing as "getting rich quick" and there are a lot of online scams. Always speak to an investment advisor you trust before investing your money.

## Reflect

1. What one question you would ask an investment advisor to help you feel confident about starting to invest?

---

---

---

2. Why is it important to take your time and start small when it comes to investing?

---

---

---

3. How long do you plan to hold money in investments (you can't take it out right away)?

---

---

It's colour time!

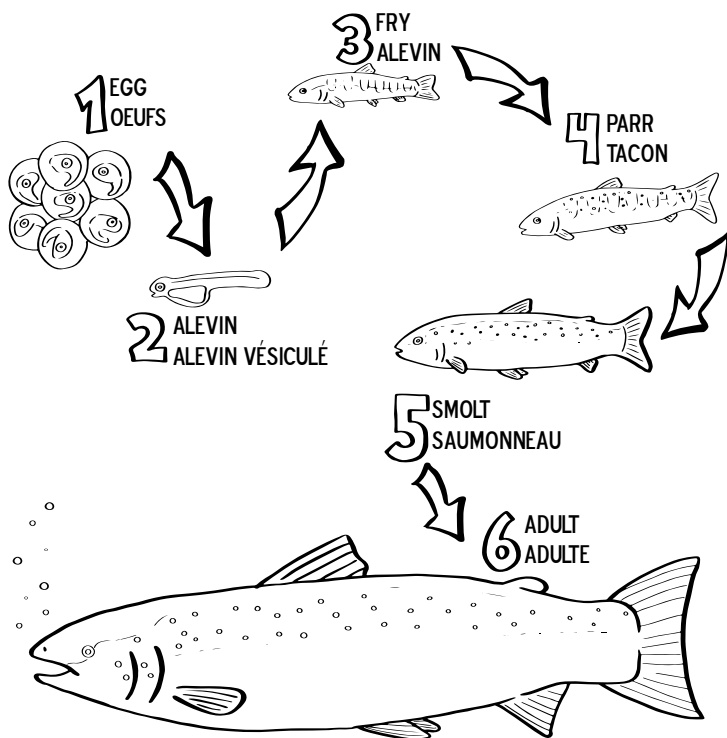


## ATLANTIC SALMON LIFE CYCLE

a children's colouring sheet

## CYCLE DE VIE DU SAUMON DE L'ATLANTIQUE

une page à colorier pour les enfants





## Income tax

**The spawning stage** in the salmon cycle is about growing up and taking on responsibilities, just like learning about filing your **income tax**. Taxes help fund things like roads and schools, and you can even get money back when you file. Make sure to find out what benefits you may be eligible for.

### What do I need to know?

- Almost everyone has to pay taxes, there are some exceptions if you work on reserve or have an Indigenous status card
- The money collected for income tax is used by the government to benefit the people using programs, services, infrastructure and much more
- You may receive a refund (money back) when you file them
- It is important to file every year so you stay on track and won't have to pay interest or extra fees

### **Activity: Why should I file an income tax return?**

While there are exceptions for some people, it's important to consider the impacts of not filing. Write a list of pros and cons on why you should file your annual income tax.

Pros	Cons

As a new adult, you may not be earning a lot of money yet. This could mean that you could get money back when you file your taxes. You could also be eligible for other benefits and credits!

You will need important papers like your T4 slips and receipts for things like tuition to prepare your tax return. Keep important papers in one spot to stay organized. If you have investments, you will need paperwork from your bank.

There are people, software and organizations to help you file your taxes. See the guide book for more information and resources on filing your taxes. Look for a 'free tax clinic' in your area.

### Activity: Income tax wordsearch

**Word bank:** Canada Revenue Agency, Notice of Assessment, RRSP, Registered Education Savings Plan, charitable donations, credits, e-file, filing, goods and services tax, income tax, return, interest, taxes (answers on page 77).

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

**Note:** This activity is also available in larger print.

## **Reflect**

1. Why is filing my income tax return important to me?

---

---

---

---

---

---

---

---

---

---

---

---

---

---

2. Who can help me file my income tax return? What important documents will I need to file?

---

---

---

---

---

---

---

---

---

---

---

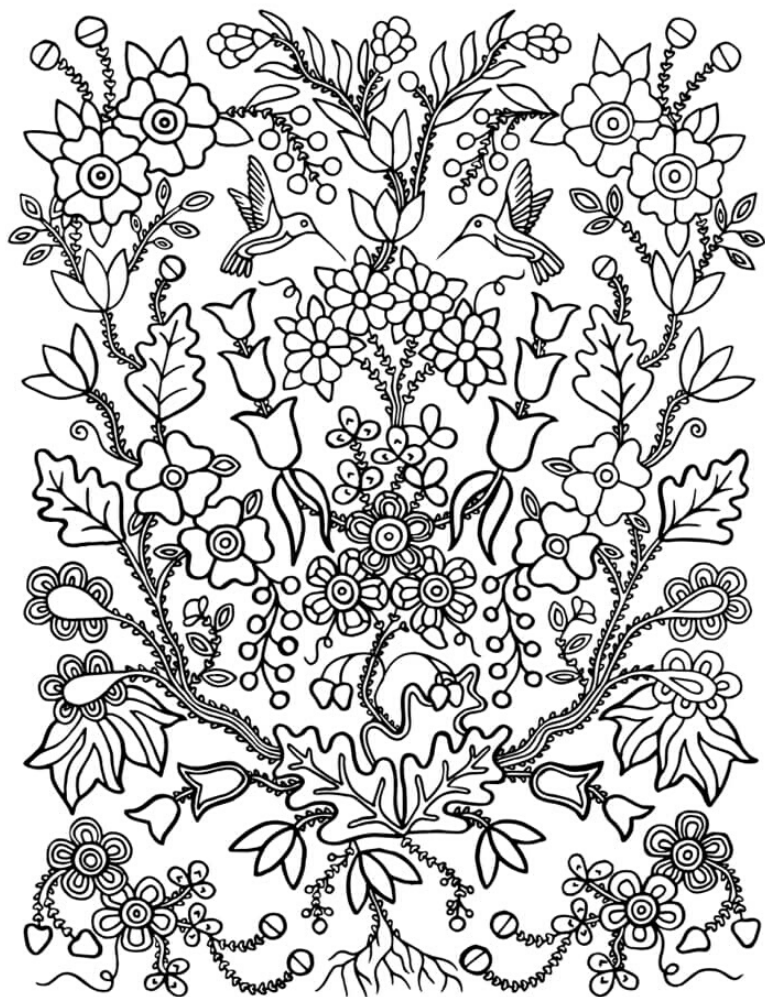
---

---

---



Colour me!



Christi Belcourt  
Metis

# Helpful resources

## Dollars and Sense Guide

- For more in-depth information and resources on topics in the workbook as well as resources to support you
- [www.trustee.bc.ca/publications/children-youth/dollars-and-sense-guide](http://www.trustee.bc.ca/publications/children-youth/dollars-and-sense-guide)

## @Streetcents on Youtube and Tiktok

- Video clips on tips and tricks for saving money

## Making Cents: Financial Literacy Educational Videos

- See these short video clips that share about credit scores, long term investing, money saving tips, “shredding”, buying a car, writing a cheque, social media safety and much more
- [www.pbslearningmedia.org/resource/making-cents-financial-literacy-videos/making-cents-financial-literacy-videos-for-young-learners](http://www.pbslearningmedia.org/resource/making-cents-financial-literacy-videos/making-cents-financial-literacy-videos-for-young-learners)

## Budgeting and saving apps

- Mint: [www.mint.intuit.com](http://www.mint.intuit.com)
- YNAB (You Need a Budget): [www.ynab.com](http://www.ynab.com)

## Foundry BC

- Young people can access integrated health and wellness services by checking out one of their 16 local Foundry centres around the province or visiting their website
- [www.foundrybc.ca](http://www.foundrybc.ca)

## SAJE

- Connections funding (reconnect with your culture)
- [www2.gov.bc.ca/assets/gov/family-and-social-supports/faq\\_lstcc.pdf](http://www2.gov.bc.ca/assets/gov/family-and-social-supports/faq_lstcc.pdf)

## PGT Financial Wellness Workshops

Interested in arranging a financial wellness workshop for a group of youth in and from care? The PGT offers financial wellness workshops on basic money management designed for youth that are transitioning out of care.

Contact us at [cys@trustee.bc.ca](mailto:cys@trustee.bc.ca) for more information!

## Freebies on your birthday – a great way to save money

Check out this list of all the places you can go to enjoy a free treat on your birthday! As this list will become dated over time, search online to see what's available. Make sure you have your ID with you!

- **Olive Garden:** Share your birthday when you sign up for the eClub to get a free dessert
- **Denny's:** Go in person with ID and get a free Grand Slam Breakfast
- **Booster Juice:** Sign up for the rewards program and get a free smoothie
- **Starbucks:** Join their rewards program at least 7 days before your birthday. Make at least one purchase before your birthday each year and get a free drink or food item
- **Tim Hortons:** Download the Tim Hortons app and link your rewards card to get a birthday treat
- **Marble Slab Creamery:** Join the Marble Mail Club to get a BOGO coupon. Sign up at least 48 hours before
- **The Keg Steakhouse + Bar:** Tell your server it's your birthday (must be combined with a paid meal and may require ID) to get a free Billy Miner Pie dessert
- **IHOP:** Join the MyHop rewards program to get a free full stack of pancakes
- **Red Robin:** Join the Red Robin Royalty program for a free burger during your birthday month
- **Mary Brown's Chicken:** Sign up for their newsletter to get a free Big Mary sandwich
- **Menchie's Frozen Yogurt:** Get a \$5 credit to put towards a treat by joining their rewards program
- **Montana's BBQ & Bar:** Sign up for the Grill Lover's Club to get birthday perks like 10% off and free dessert
- **Boston Pizza:** Sign up for the MyBP program for a free dessert
- **Sephora:** Join the Beauty Insider program for a free beauty gift during your birthday month
- **Dairy Queen:** Sign up for their email list for a free Blizzard
- **COBS Bread:** Subscribe to their e-newsletter at least 7 days before and make a purchase within the last year to qualify for a free cinnamon bun. Offer valid for 14 days after your birthday
- **Jugo Juice:** Register for Jugo Juice Rewards for a free smoothie

## Community freebie resources – it’s okay to need help

- **Food:** Greater Vancouver Food Bank offers specific youth and student-friendly resources. Community Fridges are found in several cities like Vancouver and Victoria, offering free food to anyone in need; Community youth centers in rural areas
- **Toiletries and hygiene supplies:** Youth Centers: Many offer free hygiene kits (e.g., toiletries, menstrual products); Nonprofits like Covenant House or Directions Youth Services in Vancouver provide essentials to youth experiencing challenges; Health/Community centers
- **Art supplies and creative spaces:** Art Hives: Open studio spaces for free art-making (Vancouver’s Art Hive); Community Arts Councils: Many provide free or low-cost art supplies and workshops
- **Nature and outdoor adventures:** BC Parks provides free access to stunning provincial parks like Joffre Lakes (Pipi7íyekw), located on the lands of the Lil’wat Nation and N’Quatqua; Alice Lake, located on Skwxwú7mesh Úxwumixw (Squamish) territory; and Golden Ears, located on the traditional territory of the Coast Salish and Interior Salish peoples. There is free camping for youth groups through some nonprofit programs
- **Beach and water activities:** English Bay (Ayyulshun) and Kitsilano Beach, located in Vancouver on xwməθkwəyəm (Musqueam), Tsleil Waututh and Skwxwú7mesh Úxwumixw (Squamish) lands; or Rath Trevor Beach, located in Parksville on Qualicum and Snaw-Naw-As lands, offer free fun year-round
- **Urban hikes and trails:** Stanley Park Seawall (Xwáyxway), located in Vancouver on xwməθkwəyəm (Musqueam), Tsleil Waututh and Skwxwú7mesh Úxwumixw (Squamish) lands; Galloping Goose Trail, located in Victoria on Songhees and Xwsepsum land; and Capilano Canyon (Kia’palano), located in North Vancouver on Skwxwú7mesh Úxwumixw (Squamish) territory
- **Entertainment and learning:** Public libraries give free access to books, movies and programs (including art and tech workshops); Many museums have free admission days (Museum of Vancouver on specific nights)
- **Community events:** Farmers’ markets, outdoor concerts, and cultural festivals often have free entry; Friendship Center cultural events

- **Wellness and mental health support for youth:** Foundry BC offers free health and wellness services, including mental health support and resources for youth aged 12–24; YMCA/YWCA offers free access to fitness programs for youth in financial need
- **Youth advocacy programs:** Local nonprofits sometimes offer gift cards, transportation passes, and other perks for participating in community initiatives

If you find a helpful resource please share it with us. When you share a resource you often get one back!

## Activity and puzzle answers

### 1. Pay stub crossword (page 28)

Across	Down
5. Income tax	1. Canada Pension Plan
7. Hours worked	2. Employment insurance
10. Year to date earnings	3. Deductions
11. Hourly wage	4. Social Insurance Number
12. Gross pay	6. Pay this period
14. Net pay	8. Company information
15. Other deductions	9. Pay period
	13. Pay date

### 2. Applying for a credit card (page 45)

4, 1, 3, 5, WRONG! (this is not part of the process), 2, 6

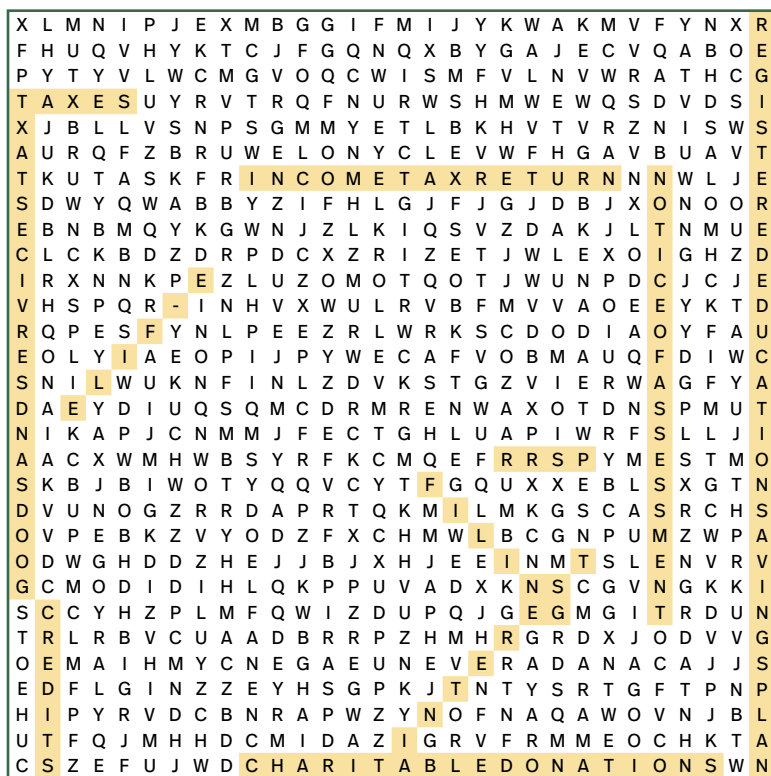
### 3. Prepaid credit cards - True or false (page 46)

T, T, T, T, T, F, T, T, F, T, F

### 4. Word scramble answers (page 62)

TONE  
 NONVERBAL COMMUNICATION  
 FACIAL EXPRESSIONS  
 HAND MOVEMENTS  
 POSTURE  
 APPEARANCE

## 5. Income tax word search (page 70)





# Contact the Public Guardian and Trustee

## Child and Youth Services

700-808 West Hastings Street  
Vancouver, B.C. V6C 3L3

**Phone** 604-775-3480  
**Email** [cys@trustee.bc.ca](mailto:cys@trustee.bc.ca)

## Toll free calling

Toll free calling is available through Service BC.  
After dialing the appropriate number for your area (see below)  
request to be transferred to the Public Guardian and Trustee.

**Vancouver** 604-660-2421  
**Victoria** 250-387-6121  
**Other areas in B.C.** 1-800-663-7867  
**Email** [mail@trustee.bc.ca](mailto:mail@trustee.bc.ca)  
**Website** [www.trustee.bc.ca](http://www.trustee.bc.ca)

## PGT hours of operation

Monday to Friday 8:30am to 4:30pm

To book a virtual or in person financial wellness  
workshop, please email [cys@trustee.bc.ca](mailto:cys@trustee.bc.ca).