



Participant Workbook

Name: Group:

One page per session. Your **reasoning** is what matters — there's rarely one "right" number.

Checkpoint 1

You have **\$1,600/month**. Your needs: rent \$850, groceries \$300, transit \$120, phone \$50.

1. Total needs = _____ Left over = _____
2. Split the leftover into "wants" and "future" (saving + any debt payment), using 50/30/20 as a guide:

WANTS (\$ / MONTH)	
FUTURE – SAVE / DEBT (\$ / MONTH)	

3. Name one trade-off you'd make to protect the "future" slice.

Competency: budgeting & living within your means

Checkpoint 2

1. Mark each **GOOD** or **BAD** debt, and give one reason:

(A) \$6,000 STUDENT LOAN AT 5%	
(B) \$1,500 CREDIT-CARD BALANCE AT 20% FOR A TRIP	
(C) \$8,000 CAR LOAN AT 8% FOR A CAR TO GET TO WORK	

2. Name the **two habits** that build a strong credit score.

3. Why is a credit-card balance at 20% so dangerous? (One sentence, mention compounding.)

Competency: credit, debt & borrowing for school

Checkpoint 3

1. Match each goal to the best-fit account — TFSA, FHSA, or RRSP:

(A) AN EMERGENCY FUND YOU MIGHT NEED NEXT YEAR	
(B) A DOWN PAYMENT ON A FIRST HOME IN ~5 YEARS	
(C) LONG-TERM RETIREMENT MONEY, ONCE YOU EARN WELL	

2. Investing the same \$200/month from age 20 grows to about double what starting at 30 does. In one sentence, why?

3. An account is a "container." What decides the *tax*, and what decides the *growth*?

Competency: saving & investing through registered accounts

Checkpoint 4

1. In your own words, the difference between a stock's **price** and its **value**:

2. If most professionals can't beat a simple index fund over time, what should a smart beginner do?

3. What is a **margin of safety**, and why does it matter?

4. **(App)** Value one company you know at **travisvaluation.ca**. Ticker: _____ Cheap or expensive, and why?

Competency: basic investing literacy