



4-Session Workshop Plan • Post-Secondary

Four ~50–60-minute sessions. Each: a hook, the reading, a discussion/activity, and a workbook checkpoint. Run as a series, or pull any one for a stand-alone club workshop.

Session 1 • Money on Your Own

Budgeting Reading: Money on Your Own Workbook p.1

Goal: Participants can build and track a realistic student budget using 50/30/20.

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| 0–8 min | Hook: anonymous poll — "Do you know where your money went last month?" Discuss why most don't. |
| 8–22 | Read & unpack the handout; work the sample student budget together, stressing "every dollar gets a job." |
| 22–40 | Activity: participants draft their own real monthly budget; pair up to sanity-check needs vs. wants. |
| 40–55 | Checkpoint (p.1) + share one trade-off each protects the "future" slice with. |

Session 2 • Credit, Debt & Student Loans

Credit & Debt Reading: Credit, Debt & Student Loans Workbook p.2

Goal: Participants can explain credit scores, good vs. bad debt, and the card trap.

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| 0–8 min | Hook: "A \$1,500 card balance at 20%, minimum payments only — how long to pay off?" Take guesses, then reveal. |
| 8–22 | Read & unpack; whiteboard the two credit-score habits and the good/bad-debt split. |
| 22–40 | Activity: small groups sort a stack of real borrowing scenarios (OSAP, car loan, payday loan, card) into good/bad and defend it. |
| 40–55 | Checkpoint (p.2) + debrief the payday-loan vs. bank-loan cost. |

Session 3 • Accounts That Grow Your Money

Saving & Investing Reading: Accounts That Grow Your Money Workbook p.3

Goal: Participants can pick TFSA / FHSA / RRSP for a goal and explain why starting early wins.

0–8 min **Hook:** "\$200/month from 20 vs. 30 — one ends with double. Same money. Why?" Let them wrestle with it.

8–22 **Read & unpack** the three accounts; stress "container vs. contents" and the TFSA-first order.

22–40 **Activity:** match a set of life goals to the best account; discuss the FHSA for a first home.

40–55 **Checkpoint (p.3)** + name the single biggest lever (time).

Session 4 • Intro to Value Investing

Investing literacy Reading: Intro to Value Investing Workbook p.4 + app

Goal: Participants can explain price vs. value and margin of safety, and value a real company in the app.

0–8 min **Hook:** "Most highly-paid fund managers can't beat a simple index fund. What does that tell a beginner?"

8–20 **Read & unpack;** walk the beginner's value checklist and the margin-of-safety idea.

20–40 **App activity:** project travisvaluation.ca; value a company students know; if set up, participants build a practice portfolio and justify one pick.

40–55 **Checkpoint (p.4)** + optional **Unit Quiz**. Exit ticket: "one money habit I'll start this month."

Stand-alone club workshop? Any single session works on its own in about an hour. For an elective, add the app portfolio and use the quiz for assessment.

For post-secondary use. Builds first-year money skills; supports the goals of Canada's National Financial Literacy Strategy (FCAC). Educational only — not financial advice.

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