
TALKING ABOUT MONEY



TALKING ABOUT MONEY

A plain language publication

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www.mansomanitoba.ca

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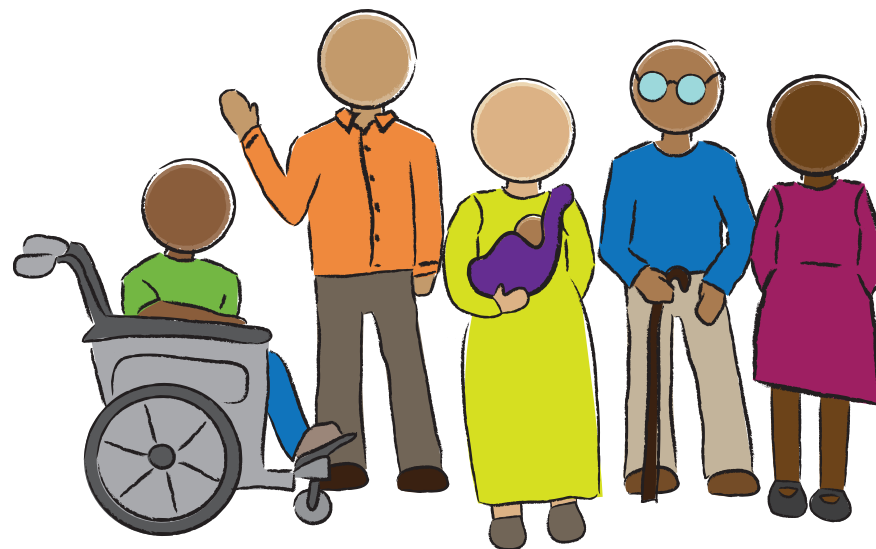
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TALKING ABOUT MONEY

Money is important to everyone. Money has value and is used to get the things we need to live and be well. We all need to know how money works. 'Talking About Money' is a good place to start.

Using the booklet

'Talking About Money' answers basic money questions. You will find safety tips, additional resources and an important section on **fraud**. Words in bold colour are described in the 'MONEY WORDS' section. Read the booklet beginning to end or choose a topic of interest from the table of contents.



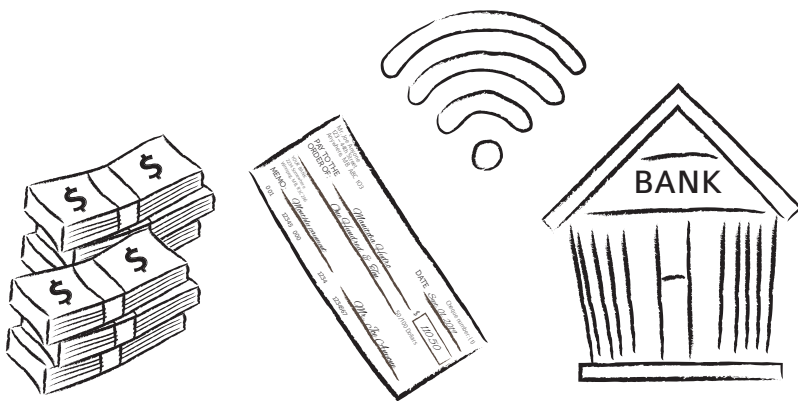
INCOME

People get money from different places. The money you get is income. Your income may come from:

- a job or business where you are paid for your work
- **pension** income (if you paid into an employee pension plan and retired, or, if you have a personal retirement savings plan)
- an allowance or trust that someone has given you
- support payments for yourself or your children
- interest earned on savings and investments

Your income may also come from government benefits such as:

- Canada Pension Plan (**CPP**)
- Old Age Security (**OAS**)
- Guaranteed Income Supplement (**GIS**)
- Employment and Income Assistance (**EIA**)
- Employment Insurance (**EI**)
- Canada child, family or disability benefits
- Manitoba rent subsidies (Rent Assist and 55+)



How do I get income?

Your income may be cash, a cheque or a paycheque that is given or mailed to you or sent to your **bank** for **direct deposit**.

Income from a job will include a **pay statement** that shows how much money you earned or received. This is your gross income. It also shows how much money you get after deductions. This is your net income.

What are deductions?

Money may be taken away from your earnings to pay for benefits and services such as:

- group health
- union dues if you are a member
- CPP and company pension contributions
- EI
- income tax

Your **pay statement** may look like this...

NAME					Period end 2019/09/01		Payday 2019/09/07			
STATEMENT OF EARNINGS					EMPLOYEE DEDUCTIONS AND EMPLOYER CONTRIBUTIONS					
TYPE	HOURS	RATE	AMOUNT	Y.T.D.	TYPE	CURRENT	Y.T.D.			
RT HRS					FED.TAX					
OT HRS					E.I.					
STAT					C.P.P.					
...					...					

INCOME TAX

Canada's Federal Income Tax System is administered by the Canada Revenue Agency (CRA), on behalf of the country, provinces and territories.

Everyone with an income in Canada pays income tax.

Taxes help pay for services and benefits we all share or may need, like:

- roads, public safety and national defense
- schools and hospitals
- EIA and child, family or disability benefits

You report your income and deductions to CRA by filing an **Income Tax and Benefit Return**. The personal income tax year is January 1 to December 31. An official **CRA tax slip** will be sent to you for income you earned during the year. Tax slips are usually mailed in February of the following year. You may get more than one tax slip if you had income from different places. Personal returns must be filed by April 30. Corporate or business returns are reported at intervals during the year.

You will need your CRA tax slips to file your return.

CRA reviews your return and sends an official assessment which may include a tax or benefit refund or notice of tax owed. Be sure to keep a copy of your return and any CRA documents you get.

Do I need to file an Income Tax and Benefit Return?

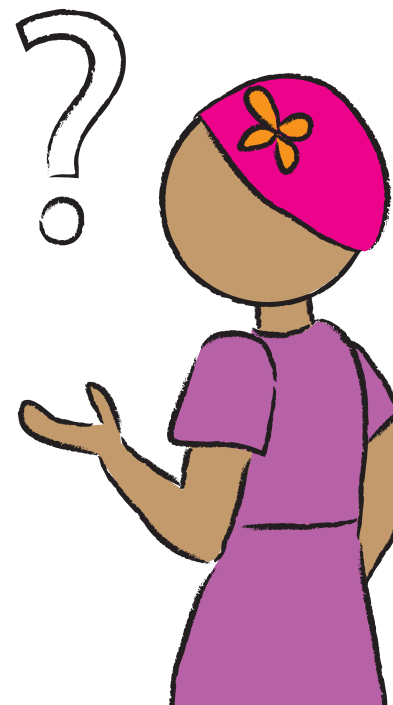
Everyone living in Canada needs to complete a return even if you had little or no income or are a newcomer. You may **qualify** for government tax credits and benefits such as the Sales Tax (GST/HST) credit, the Canada child, family or disability benefits and others.

Newcomers with personal, social or property ties are usually considered living in Canada for Income Tax purposes even if they are not living in Canada full-time.

Find out more:

Canada Revenue Agency

www.canada.ca/en/revenue-agency



Where can I get help?

Completing an Income Tax and Benefit Return is difficult for most people. You can get help filing your return by using a free CRA online tax guide or by registering at a free volunteer tax preparation clinic. Ask what information you need to bring with you when you register.

Find out more:

Canada Revenue Agency

www.canada.ca/taxes-get-ready

Community Financial Counselling Services

Community Volunteer Income Tax Program (CVITP)

www.debthelpmanitoba.com

SEED (Supporting Employment & Economic Development) Winnipeg, Inc.

provides a list each year of free Community Volunteer Income Tax Program (CVITP) Clinics in Winnipeg.

www.seedwinnipeg.ca



MONEY MANAGEMENT

Money management is deciding how to spend and save your income. Making and following a budget can help you do this.

What is a budget?

A budget is a plan for using your money carefully. It shows how much money you get, what you need to spend now and how much you need to save for the future.

How do I make a budget?

You can start by:

Making a list of how you spend your money now

Write down everything you spend for one month. Include basic expenses, things you need like rent and food, and extra expenses, things you want but don't need like going to the movies.



Deciding what you need or want money for in the future

It is a good idea to make a list of short and long term saving goals. For example:

Short term goals

- money for unexpected and seasonal expenses
- buying new furniture
- learning a new skill

Long term goals

- buying a home
- starting a business
- paying for a child's education
- saving for retirement.

**Saving money every month
can help you reach your goals.**



What do I do next?

Make a chart like this one and fill it in with your income, expenses and saving goals.

A. Your Income (what I get):	
• wages	\$
• commission / tips	\$
• other (allowance, gifts, etc.)	\$
Total Income:	\$
B. Basic Expenses (what I need):	
• food	\$
• housing (rent or mortgage plus taxes and insurance)	\$
• heat, electricity, water	\$
• telephone (wifi)	\$
• household items (toiletries, cleaning products, etc.)	\$
• clothing	\$
• health /dental care (medicine, check-ups, etc.)	\$
• transportation (car payments, gas, insurance, bus fares, etc.)	\$
• dept payments (credit cards, student loans, etc.)	\$
Total Expenses:	\$
C. Extra Expenses (what I want now):	
• entertainment / movies / television	\$
• restaurant food /coffee	\$
• computers / cell phones	\$
• gifts	\$
• extra clothing or personal items	\$
• other	\$
Total Extra Expenses:	\$
D. Savings (my future goals):	
• short term goals	\$
• long term goals	\$
Total Saving Goals:	\$
E. Balance:	
A - B,C,D =	

How do I use my budget?

You should review your budget every month. Your income needs to be more than your expenses. If your income is less than your expenses you can:

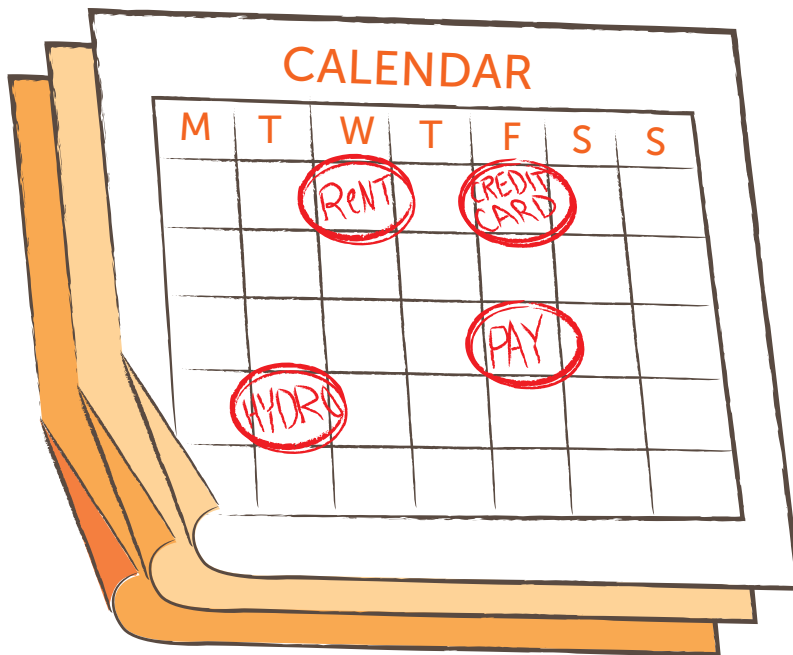
- reduce or cut out extra expenses
- complete or review your Income Tax and Benefit Return and make sure you are getting all the government benefits you are allowed
- plan to earn more income by learning new skills to get a better job

Find out more:

Financial Consumer Agency of Canada

Money and Finances

www.canada.ca/en/services/finance.html



BANK SERVICES

Banks in Canada are safe places to keep your money. Banks can help with all of your questions about money.

There are many kinds of banks. You can choose:

- a charter bank
- a credit union
- caisse populaire
- trust company

Banks have many **financial services** that can help you manage your money. Most banks offer:

- chequing and saving accounts
- electronic banking (online, mobile apps or telephone banking)
- investments
- registered savings plans
- loans and credit cards

Does it cost money to use bank services?

Fees are charged for most banking services. Fees can be different at each bank. It is a good idea to check with several banks to find one that fits your needs and budget.

Before you open a bank account ask the bank:

- what the service fee is, when and how you will be charged
- if and when you will get a monthly statement of deposits, withdrawals and fees
- if they are a member of the Canada Deposit Insurance Corporation (**CDIC**)

CHEQUING AND SAVING ACCOUNTS

Many people start banking by opening chequing and saving accounts. Some banks offer account packages for students, youths, seniors, newcomers or business owners.

Can I open a bank account?

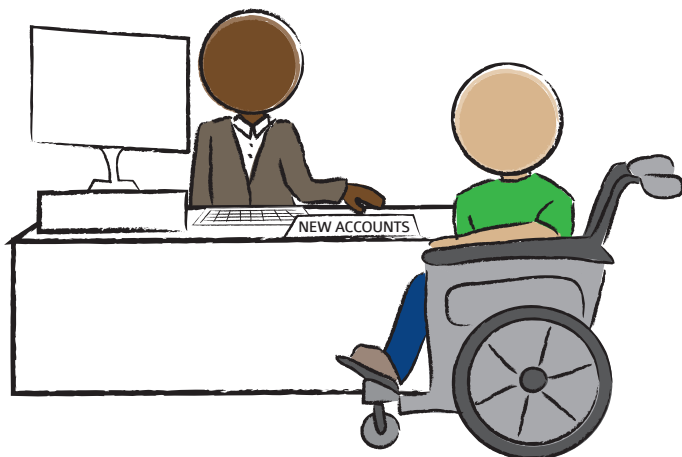
In Canada, you have the right to open a bank account, even if you:

- don't have a job
- don't have money to put in the account right away
- have filed for bankruptcy.

You can be refused a bank account if you commit fraud against the bank, or make threats to bank employees.

What is bankruptcy?

This is a legal process of **last resort** where a person or business declares they cannot pay their debt. Bankruptcy affects your ability to get a loan or credit but not your ability to open a bank account.



How do I open a bank account?

The bank will ask for:

- your name, address, telephone number and birth date

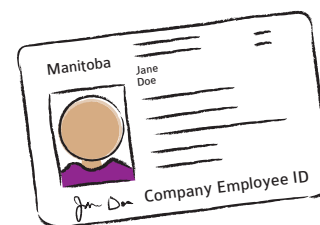
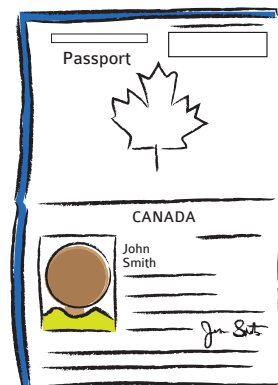
The bank will need to see two pieces of original Canadian government identification (**ID**), for example:

- current Canadian passport
- Canadian birth certificate
- Canadian Social Insurance Number (**SIN**) card
- Certificate of Indian Status (**CIS**)
- permanent resident (**PR**) card
- driver's license issued in Canada

What if I don't have two Canadian ID?

If you have one government ID, the bank can also accept other forms of official ID, including:

- Canadian credit or bank card with your name and signature
- employer photo ID
- current foreign passport
- the bank may also accept confirmation of your identity from a person known by the bank



How do I use a chequing account?

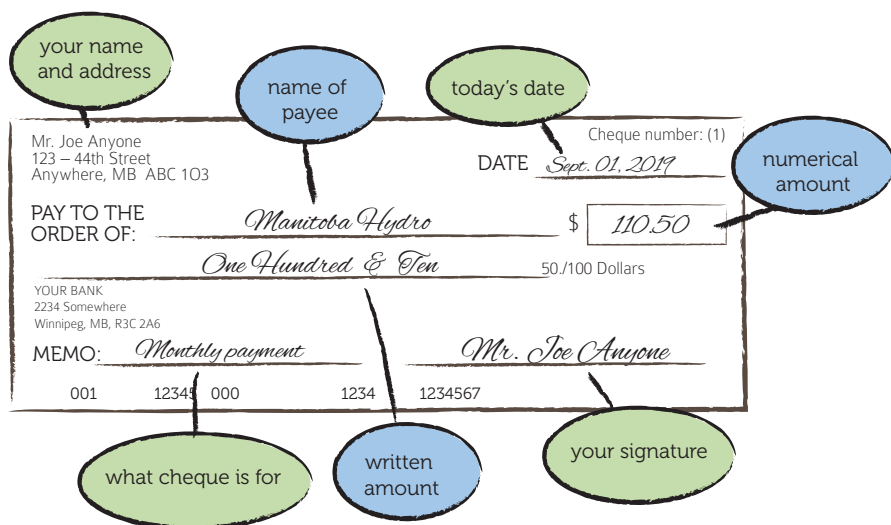
A chequing account can help you manage your money. It is a good place to deposit the money you get and use every month. You can use your account to **withdraw** cash, pay bills and make purchases.

When you open a chequing account you will get:

- cheques printed with your name, address and account number - you can use your cheques instead of cash.
- a **bank card** to access and manage your money when it is used with a personal identification number (**PIN**) – you can use your bank card instead of cash

Your bank will show you:

- how to write a cheque
- how to tap or insert your card safely using an Automatic Teller Machine (**ATM**), or a **point of sale debit device**
- set up direct deposits, automatic withdrawals or **money transfers**



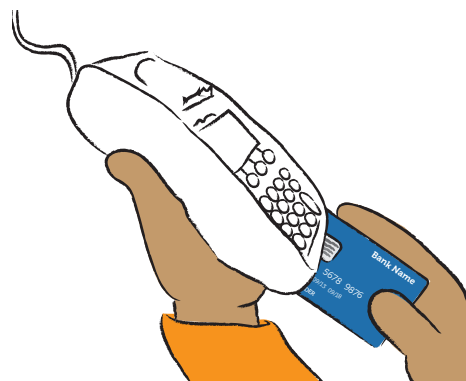
How do I use a savings account?

Banks add interest to most savings accounts increasing the amount of your deposit. The **interest** rate is a percentage amount that may be based on a minimum savings balance. Some accounts pay a higher interest rate than others so it is a good idea to compare.

Even small amounts of monthly savings add up and grow.

Can I withdraw money from my savings account?

You can use your bank card and PIN to deposit, withdraw, pay bills or make purchases from your savings account. Some accounts limit the number of times you can take money out each month, and some banks may charge a fee each time you take money out.



Ask the bank

- what the interest rate is, how it is paid and when
- if there is a minimum amount of savings you need to have in your account before you get interest
- how often you can take money out each month
- if there is a fee for taking money out of your account

If your chequing and savings accounts are with the same bank, you can usually access both accounts with the same bank card and PIN. If your accounts are at different banks, you will get a bank card for each account.

Account safety tips

It is very important to keep your cheques, bank card(s) and PIN private. Keep them in a safe place and only use them to buy or pay for a service you have asked for. Tell the bank right away if your cheques or bank card are lost or stolen.

Your PIN is a password that gives access to your bank accounts.

do:

- choose different PIN's if you have more than one card
- change your PIN's often
- set daily withdrawal limits
- ask the bank if you are insured against unlawful withdrawals

do not:

- give anyone your PIN
- let anyone see your PIN
- write your PIN on your bank card or anywhere it might be seen or copied

ELECTRONIC BANKING

In addition to ATM's, banks offer secure phone and online services that let you access, track and manage your money at any time with a login ID and personal access code.

You can make deposits and withdrawals, pay bills and transfer money using bank websites, **mobile apps** and phones.

Electronic banking safety tips

Your bank can help you set up and use any of these services securely. You can help keep your banking information safe by protecting your computer, tablet and smart phone.



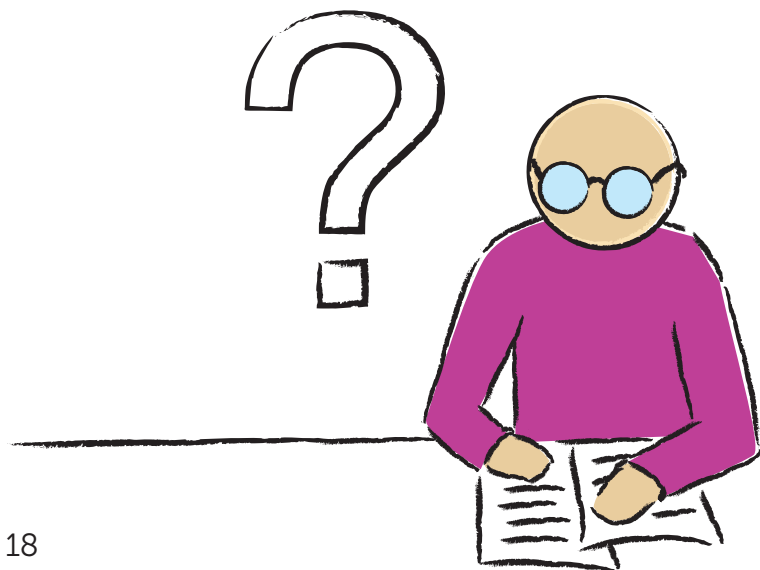
do:

- use computer anti-virus software with a firewall
- install operating system security updates
- make sure your network connection at home is password protected
- type the website URL in your browser bar and check for a security padlock symbol
- ask your bank if they offer **security alerts** or apps

do not:

- let anyone see the information on your screen
- access your banking services if you are connected to public Wi-Fi, or using a public phone
- store your passwords in your computer, tablet or smart phone

Check your monthly bank statements and tell the bank if you see any unauthorized withdrawals.



INVESTMENTS

Investments can help you reach your long term saving goals. They can earn more money on your deposit than regular savings. Some investments are guaranteed and some may gain or lose value over time. It is important to choose investments carefully.

There are many types of investments, including:

- guaranteed investment certificates (GIC's)
- government treasury bills (T-bills)
- government savings bonds
- shares or stock in a company
- property or business
- **mutual funds**
- **segregated funds**

Investments can be included in a personal plan or in a government registered saving plan.

What is a government registered saving plan?

This is a long term saving plan that allows you to protect some income from taxes while you are saving for retirement, a child's education or disability support. These plans can help you reach some of your goals:

- Registered retirement savings plan (RRSP)
- Registered education savings plan (RESP)
- Registered disability savings plan (RDSP)
- Pooled registered pension plan (PRPP)

You can also save or invest in a government tax free savings account (TFSA) that lets you save and withdraw money tax free.

How can I get started?

The best way to begin is to talk to a trusted **financial advisor**. An advisor can help you choose investments that match your budget and saving goals.

Investment safety tips

Before you decide to invest ask all the questions you need to understand an investment. It is important to know:

- the type of investment and how it works
- fees and charges including **sales commission**
- the risks and benefits
- if your investment is guaranteed or insured
- how income tax you pay on the earnings can affect your profit

Find out more:

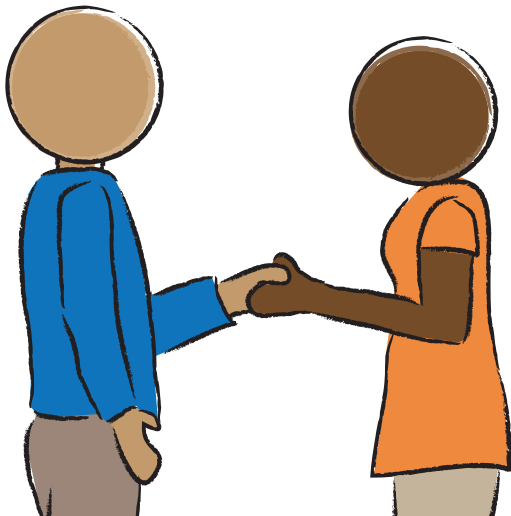
Financial Consumer Agency of Canada

www.canada.ca/en/financial-consumer-agency.html

Securities Administrators of Canada

Investing Basics

www.securities-administrators.ca



CREDIT

Credit lets you buy goods or services before paying for them. It is an amount of money a bank or credit company agrees to lend you. If you borrow money you must be sure you can pay it back.

There are many different lenders, types of loans and credit cards:

- banks offer personal loans, car loans, student loans, home mortgages, home renovation loans and lines of credit
- banks, credit card companies and some retail stores offer credit cards
- payday loan companies, pawn shops and money marts make short term loans
- car dealers may give you a loan to buy a car
- some business organizations may lend you money to start a business

Does it matter where I get a credit?

Banks and government sponsored loan programs have legal rules for charging interest. These rules are in place to protect you from over charging. Banks must tell you the interest rate being charged and how long it will take to repay a loan if you only make minimum payments.

Payday loan companies, pawn shops, money marts and some retail lenders can have different rules. Their interest charges are very high and can be hard to understand and repay.

It is important to think about the cost of credit before you apply for a loan or credit card.

What is the cost of credit?

Using credit costs money. Interest and fees are added to the amount you borrow. Lenders set a timetable for making payments with a required minimum payment amount. Payments are usually due monthly or weekly and must be paid on time.

A loan or credit card balance can take many years to repay.

If you apply for credit, be sure to ask about:

- interest charges and other fees
- payment due dates

What if I miss a payment?

Missing a payment adds **compound interest**. Your next bill will include the regular monthly interest charge on the loan balance, plus more interest charged on the new, higher balance. Your total debt increases each due date making it difficult to repay the loan.

You may be able to have additional interest charges cancelled if you miss a payment accidentally. Be sure to tell the lender right away.

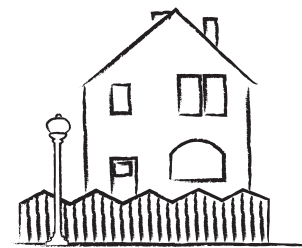
Can I get credit?

You must qualify for a loan or credit card. Lenders need to be sure you can pay the money back. They will assess your:

- income and budget
- job history
- bill payment history
- assets and debt
- **credit history**

What are assets and debt?

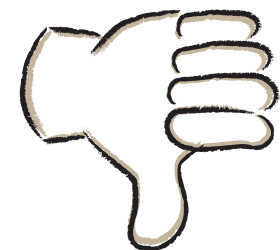
Assets are the money you earn from a job or business, and the value of things you own like a home, other property, a business, a car, savings and investments. Debt is the money you owe. Your assets should always be greater than your debt.



ASSETS



DEBT



Can I get a loan or credit card without a credit history?

It can be difficult to get credit if you do not have a credit history.

Many banks have a secured credit card that can help you become a credit customer and build a credit history. You need to deposit money in advance as a security to get the credit card and you must make payments on time.

How do I apply for a credit card?

Your bank can help you apply for a regular or secured credit card. If you are approved, the bank will set a credit limit and ask you to choose:

- a PIN
- answers to personal security questions that can protect you against unlawful use of your card

Credit card safety tips

A credit card lets you spend money up to the limit set by the bank. You can make purchases, pay bills and get cash advances. It is a valuable banking ID and, like your bank card, it is important to keep it safe.

do:

- keep your PIN, card number, 3 digit security number and security question answers private
- keep your card in sight during a transaction
- ask the bank if you are insured for unlawful purchases if your card is lost or stolen
- tell the bank right away if your credit card is lost or stolen

do not:

- give your credit card or card number to anyone unless you wish to buy a product or service



How should I use credit?

Using credit wisely can help you gain assets and build a good credit history. Budgeting to use a credit card to pay bills and make purchases, or borrowing money to learn a new skill, buy a home or start a business can make your money work for you.

Using credit as extra income or to buy things you don't need will quickly increase your debt.

If you use credit, be sure to:

- include all loan and credit card payments in your monthly budget
- record the amount you spend each time you use a credit card
- budget to pay your total credit card debt each month
- pay more than the required minimum on credit cards and loans if you cannot pay the whole amount

Paying more than the minimum amount each month will reduce interest charges and help you repay your credit balance faster.

What if I can't make credit payments?

Using credit unwisely can quickly lead to debt you can't manage, a bad credit history and poor credit score. You may want help if you:

- have a large debt
- use many credit cards
- miss or make late credit payments
- pay only the minimum amount required
- use one form of credit to pay for another

Where can I get help?

A credit counsellor can help you:

- make a plan to manage your debt
- understand your credit report
- rebuild your credit history and improve your score
- answer questions about bankruptcy and other money issues

This service is often free.

Find out more:

Community Financial Counselling Services

In Winnipeg call: (204) 989-1900

Toll-free in Manitoba: 1-888-573-2383

www.debthelpmanitoba.com



CREDIT HISTORY

Credit history is a record of credit payments. Banks or other lenders that give you a loan or credit card send the information to a credit-reporting agency. These agencies use your credit history to form a credit report and set a credit risk score.

In Canada, the information goes to one or both agencies:

- Equifax, or
- TransUnion

What's in my credit report?

Your credit report shows how you use credit.

Your report might look like this...



What is a credit risk score?

Equifax and TransUnion give you a credit risk score based on your credit report. Banks use your score to decide:

- if they will lend you money
- how much they will lend you
- how much interest to charge

What does a credit risk score mean?

In Canada, credit risk scores usually range from 300 to 900. A credit score of 650 or more can help you qualify for credit and larger loans with lower interest rates. This can help you get a loan to buy a home, start a business or go to school.

How can I get my credit report and score?

You can order your credit report by phone, fax or e-mail, from:

Equifax Canada

National Consumer Relations

P.O. Box 190, Station Jean-Talon

Montreal, Quebec H1S 2Z2

Phone: Toll-free in Canada 1-800-465-7166

Fax: 515-355-8502

www.equifax.ca

TransUnion Canada

P.O. Box 338 LCD 1

Hamilton, Ontario L8L 7W2

Phone: Toll-free in Canada 1-800-663-9980

Fax: 905-527-0401

www.transunion.ca

You can also track your credit score and get tips for improving your credit score online.

Find out more:

Credit Karma

www.creditkarma.ca

Borrowell

www.borrowell.com



FRAUD AND SCAMS

Fraud is a crime of deception. Criminals try to steal personal information and money by tricking us with **scams** that seem real and are easy to believe.

What kinds of scams do they use?

Criminals use automated telephone calls, letters, email and text messages to reach millions of people. They also use personal connections to target individuals.

Scams always ask for a response in the hope you will send money, give personal and financial information or allow access to your computer.

Scams can change and new ones show up every day. These are a few of the many scams in use now:

Mass scams

- phone calls promising low interest rates on your credit card balance
- phone calls claiming to be from Canada Revenue Agency asking for an immediate tax payment
- email or text messages claiming to be from hydro, water, an internet or other service provider that promise a refund or demand payment
- email that looks like it is from a bank or Immigration Canada asking for banking or PR status verification

Individual scams

- you may be promised a way to 'get rich quick' by investing in a stock, business or by selling a product
- you are promised a job and asked to pay a fee before you begin
- someone you meet online asks for money, financial or personal identification information

How can I tell if a request for information or money is a scam?

Government agencies like Canada Revenue Agency and Immigration Canada, or banks, utilities and other trusted service providers, do not ask for money or personal information over the phone, in an email or text, unless you have requested they do so.

Stop before you respond - hang up, delete or walk away if you are unsure.



What is identity theft?

A criminal who has your name, address and personal ID can pretend to be you. They may get your information from a scam you believed, from personal papers in your garbage, from social media posts or a hacked computer. They can withdraw money from your bank account, make credit charges, get loans or commit crimes in your name.

Identity theft can cause great personal harm.

How can I keep my identity and money safe?

Information that can be used to identify you should be kept private and stored safely. This includes your banking information, bills, bank and credit cards, passwords, PIN's, and any official ID such as a SIN, PR card, CIS card, birth certificate, passport, medical registration card and driver's license.

Fraud safety tips

do:

- shred personal information you trash or recycle
- lock your mail box or empty it daily – know when bills or bank statements are due and call your bank or service provider if they are missing
- track your purchases and bill payments, check your bank and credit card statements and credit report – report any unusual activity
- notify the post office, your bank and credit card companies if you change address

do not:

- respond to telephone calls, letters, email, texts, internet ads or virus alerts that seem suspicious, ask for money, personal or financial information
- carry all of your identity documents in your wallet

What can I do if I am a victim of fraud?

If you think your personal or financial information has been lost or stolen and is being used unlawfully, or, if you have accidentally given information to someone you do not trust, you should report it to:

- local police
- your bank and credit card company
- Equifax Canada and TransUnion Canada

Where can I get help?

Canada has several agencies that can help. You can get more information, report fraud or learn what steps to take if you are a victim.

Find out more:

Government of Canada (Public Safety Canada)
Resources on Identity Theft
www.publicsafety.gc.ca

The Little Black Book of Scams
www.competitionbureau.gc.ca/blackbook

Canadian Anti-Fraud Centre (CAFC)
www.antifraudcentre.ca



MONEY WORDS

ATM – an Automatic Teller Machine found in banks, some stores, businesses and shopping malls where you can use a bank card and PIN to access your money

Bank – collectively refers to regulated financial institutions such as chartered banks, credit unions, trust companies or caisse populaire

Bank card – a card used with a PIN to access money in your chequing or savings account - also called a Debit or Interac card

CDIC – Canada Deposit Insurance Corporation provides deposit insurance against bank failure for depositors of member banks and other financial institutions (insurance is up to \$100,000 on many types of savings)

CIS – Certificate of Indian Status, or Secured Certificate of Indian Status (SCIS), is an official ID for many First Nations Peoples

Compound interest – interest added to a credit balance that includes previous interest charges

CPP – most people who work in Canada pay into the Canada Pension Plan - the plan pays contributors and their families part of their work income after retirement or in the case of disability or death

CRA tax slip – a record of earnings prepared by your employer (T4 slip) or other payer for income received such as retirement income (T4A), investment income (T5) or government benefit income (T5007), among others

Credit history – a record of your debt and credit payments

Direct deposit – the electronic transfer of a payment from one bank account to another

EI – most employers and people who work in Canada contribute to Employment Insurance – benefits are paid to those who qualify through loss of a job, illness or injury, maternity and parental leave, care giving leave and other circumstances

EIA – a government Employment and Income Assistance program that gives financial help and support to people who can't support themselves or their families – you must apply and qualify for benefits

Fees – payment for a professional service

Financial advisor – a licensed professional who provides financial advice and investment services to clients – may also be called an Investment advisor or Securities advisor

Financial services – money management services

Fraud – criminal deception used for personal or financial gain

CIS – a monthly government Guaranteed Income Supplement benefit that is added to OAS and paid to those who qualify

ID – official personal Identification Documents that can be used to identify you

Income Tax and Benefit Return – an income reporting form that is filled out and filed with Canada Revenue Agency each year

Interest – money that can be added to your savings or charged to your loan and credit card balances

Last resort – a final action used only when all other options have failed

Mobile apps – many banks offer money management applications for your smart phone or tablet

Money transfers – you can transfer money between your bank accounts or from your bank account to another bank account anywhere in the world – fees may apply

Mutual funds – a market dependent investment fund that combines the deposits of many people to purchase various stocks, bonds, certificates and other assets

OAS – a government Old Age Security pension program funded out of general tax revenues and paid to seniors age 65 and older who apply and qualify

Pay statement – a record of your employment income and deductions, sometimes called a pay stub

Pension – retirement income received from the government, an employer and/or personal savings and investments

PIN – a Personal Identification Number that is used with your bank card or credit card to access your money or credit

Point of sale debit device – a counter or hand held device in stores or restaurants used to make purchases or pay for services using your bank or credit card and PIN

PR – a Permanent Resident card or travel document (PRTD) that identifies a person who has been given permanent resident status by immigrating to Canada

Qualify – meet set requirements to get a job, benefit or loan

Sales commission – money paid to a sales person for selling goods or services

Scams – tricks used by criminals to steal personal information and money

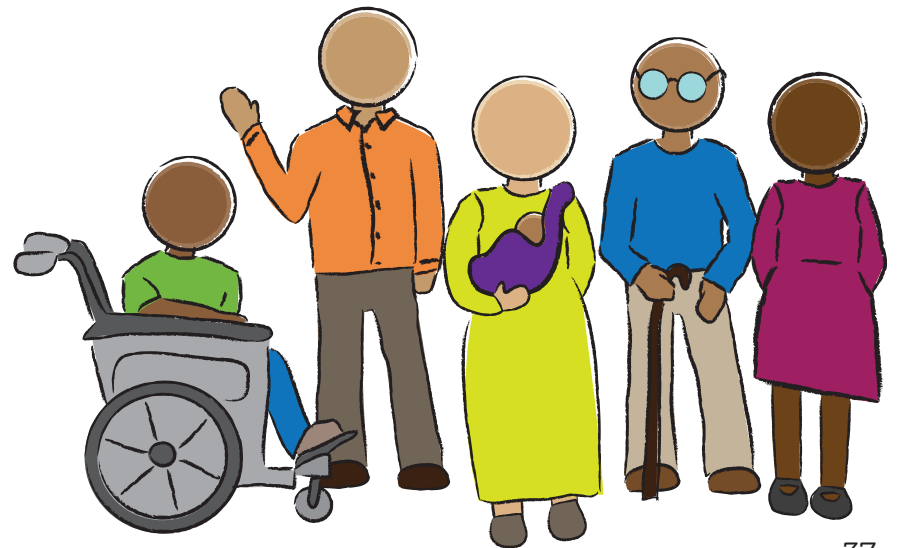
Security alerts – notices you get from a bank or mobile app of unusual withdrawals, purchases or credit charges

Segregated funds – a partially guaranteed investment product sold by life insurance companies

SIN – a government issued Social Insurance Number is needed to work in Canada, file a tax return and receive government benefits – it is an important personal ID

Withdraw - money you take out of your bank account, or money you authorize to be taken out automatically for payments you make regularly

YOU CAN MAKE YOUR MONEY WORK!



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Community Futures Manitoba (CFM)
www.cfmanitoba.ca



Entrepreneurs with Disabilities Program (EDP)
www.cfmanitoba.ca/edp



Indigenous Business Development Services (IBDS)
www.cfmanitoba.ca/special-programs/indigenous-business-development-services



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