

FINANCIAL FRIDAYS



Budgeting

Enter to win a prize from



925 Stockdale Road
North Bay, ON
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(705) 494 7879
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1.

**A budget is a tool
that helps you
track and manage
your money**



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2.

Why is having a budget important?

- Gain better control over your money
- Feel less stressed about your money and prevents from going into unnecessary debt
- Make smarter choices about how you are spending your money and what you are spending it on



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3.

How to create a budget:

- Write out all sources of income (money in) and expenses (money out) to reduce your risk of overspending
- Identify the essentials (i.e. rent, groceries, tuition etc.) to allow you to spend smarter and place your budget accordingly
- Evaluate monthly list items and update expenses regularly to better understand your cash flow



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4.

Spend smarter:

- Use your student card for discounts
- Use savings apps and coupons
- Take advantages of discounts and special offers
- Buy second-hand

<https://www.rbcroyalbank.com/accounts/value-program.html>



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5.

Find more money:

- Apply for scholarships
- Find a part-time job on or off-campus
- Invest any savings to earn more
- Ask family for support
- Talk to a banking advisor



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6.

Set the intention of saving each month, no matter how much – a little can go a long way. Start saving today to help build savings habits, the longer your money is invested the more it can grow.



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7.

Find ways to track or monitor your budget to help you stay on track. Don't abandon or ignore, if you get off track its ok to start again.

- Use excel, apps, or calculators to help track your spending
- Use alerts and online banking to track and monitor your money



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7.

Tools and Calculators

Click on these links:

[Government of Canada Budget Planner](#)

[Practical Money Skills Financial Calculator](#)

[RBC Tools & Calculators](#)



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Join us on Instagram Live



Dustin Knox

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Business Account Manager
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Tuesday, September 28th | 11am

Enter to win at nusu.com/rbc

*You must join the Instagram Live in order to win



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