



Revitaled
Reintegration
Services
Road to Restoration

Financial Literacy Support Guide



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Getting Started

Using our booklets

Revitaled booklet content has been designed to provide you with key information on community resources, share tools to help you reach your goals, and enhance your capacity building process through knowledge dissemination, and activities. Our booklets also have optional note-taking boxes that you can use to jot down ideas, and summarize relevant content for personal learning.

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Last updated January, 2022

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If you have any questions please email: info@revitaled.ca



Getting Started

Disclaimer

We would like to emphasize that the information in these resources is general, and may not be able to answer some of the questions that you have. If you have any questions or concerns about your financial journey, our team encourages to you talk to a financial advisor at your local bank for further support.

Additionally, if you would like to learn more about some of the topics discussed in this booklet, or other financial literacy topics, please do not hesitate to contact our team. We will be able to assist you in your financial education journey.

About this booklet

On February 25, 2022, Revitaled held a financial literacy workshop in collaboration with **ABC Life Literacy** and **TD Ready Commitment**. At the end of the workshop, attendees listed topics that they said they would like to learn more about. Based on those topics, we created this resource booklet to further our community's ability to cultivate a strong financial well-being.

This resource booklet contains information on articles, courses, workshops, and information sessions on topics including banking, investments, and debt. These resources are free and can be accessed by clicking the appropriate links. Additionally, we've included contact information for financial advisors connected to the Revitaled community who are able to provide you with one-on-one support as you work towards accomplishing your financial goals. Resources that have been tried by our clients are marked with an asterisk (*).



About Us

Revitalized Reintegration Services is a non-profit organization based in Durham Region that provides support programs and services to those navigating the criminal justice system across Ontario. We work with:

- Inmates that are currently incarcerated
- Those who have been incarcerated and are now on release (i.e., releasees, parolees)
- Those who have received non-imprisonment sentences (i.e., probation)
- Victims and survivors of crime
- Those who have lost someone due to criminal activity.



About Us

We understand that the criminal justice system is challenging for many individuals to maneuver, especially when trying to cope with life-changing circumstances. The overarching vision for Revitalized Reintegration Services is quite simple: to build positive and healthy communities for all. Leading with faith, awareness, and empathy, we aim to foster restoration and healing, while rebuilding healthy communities.

We aim to accomplish this mission by working towards goals that focus on supporting growth and development of individuals and communities.



Financial Advisors

Tembeka Pratt

Tembeka Pratt is a financial advisor that runs the finance-focused Instagram account [@shes.richer](#). Her goal is to provide “young Black professional women with simple financial tips and advice.” Her financial tips can also be found on the [Rich Her Facebook page](#). Check out [this post](#) on her Facebook page where she discusses tips to grow your emergency fund.

Connect with Tembeka at richherconsulting@gmail.com to ask questions or book a consultation.

Diana Myrie

Diana Myrie is a Managing Partner at Eau Claire Partners Inc., which is a full-service insurance and financial brokerage in Canada. She has over 14 years experience in insurance and banking combined. While having worked in retail banking, as a Financial Advisor, as well as working as an Insurance Agency Manager and Insurance Agent, she has helped hundreds of individuals achieve their financial goals and protect their families and assets throughout the years in the Caribbean and Canada through educating, coaching and financial planning.

Visit Diana’s [website](#) to learn more about her financial and investment services.

Ashley Pillay*

Ashley Pillay is a financial advisor and credit coach that specializes in helping those with poor credit to rebuild their credit and get rid of their debt. If you would like to get in touch with Ashley you can contact him at apillay@canadiandl.ca or [\(647\) 667-0351](tel:(647)667-0351)



Investing & Saving

Resource Name & Link	Resource Description
<p><i>ABC Life Literacy</i> – <u>RESPs and Other Ways to Save Workbook</u></p>	<p>This workbook discusses RESP's, saving strategies, TFSA's, RRSP's, and how to plan for ways to financially plan for your future needs.</p> <p>It also discusses ways that the Canadian government can help your RESP money grow.</p>
<p><i>ABC Life Literacy</i> – <u>Free Online Course: Ways to Save</u></p>	<p>This course covers:</p> <ul style="list-style-type: none"> • Different ways to save for the future • Ways to save for your child's education using a Registered Education Savings Plan (RESP) • Interest and how it grows • How to save using a Tax-Free Savings Account (TFSA)
<p><i>ABC Life Literacy</i> – <u>Free Online Course: Ways to Save for Indigenous Peoples</u></p>	<p>This course covers:</p> <ul style="list-style-type: none"> • Different ways to save for the future • Ways to save for your child's education using a Registered Education Savings Plan (RESP) • Interest and how it grows, and • How to save using a Tax-Free Savings Account (TFSA) <p>The course content is organized around the Indigenous "4 Rs" – the values of respect, responsibility, reciprocity, and relationships.</p>
<p><i>Wealthsimple*</i> – <u>Investing 101: Investing Basics For Beginners</u></p>	<p>This article introduces basic financial concepts, things to consider before investing, beginner's investing tips, and an explanation of the different types of investments.</p> <p>An introduction to stock picking is also provided.</p>



Investing & Saving

Resource Name & Link	Resource Description
<p><i>TD Canada Trust</i> – Investor Education Sessions with a Financial Advisor</p>	<p>This is a live, one hour, interactive training session with an experienced TD Direct Investing instructor. Each session:</p> <ul style="list-style-type: none"> • Explore if <u>self-directed</u> investing is right for you • Learn how TD Direct Investing provides tools, services and resources to help you become a more confident and capable investor • Explore what options are available to you that are tailored to your personal and unique needs. <p>This course is offered virtually every Friday at 4:00 PM EST.</p>
<p><i>Investopedia</i> – 10 Investing Concepts Beginners Need to Learn</p>	<p>This article provides a checklist of things to keep in mind when self investing.</p>
<p><i>Credit Karma*</i> – What is the 50/30/20 rule budget?</p>	<p>This article explores what the 50/30/20 is, and whether or not this budgeting method is a right fit for you.</p>
<p><i>NerdWallet Canada</i> – Investing Archives</p>	<p>NerdWallet is a finance company that strives to provide accurate and relevant financial information for free.</p> <p>NerdWallet Canada’s investing archives provides information on investing tools, estate planning, retirement strategies, and more.</p>



Credit & Debt

Resource Name & Link	Resource Description
<i>Motivating.Academy*</i> – <u>The best or fastest ways to rebuild credit</u>	Developed by Revitalized's Operations Director, Cheddi Julien, this carefully researched article provides an outline of some of the ways that you can work forwards increasing your credit score.
<i>ABC Life Literacy</i> – <u>Getting help with debt</u>	This article provides a checklist of things to keep in mind when self investing.
<i>Investopedia</i> – <u>Credit Score</u>	This article explains what a credit score is, how credit scores work, how it's calculated, and ways to improve your credit score
<i>Government of Canada</i> – <u>Credit report and score basics</u>	The Financial Consumer Agency of Canada has created a resource article for Canadians to use to between understand what a credit score is, what it is used for, and why it is important.
<i>Equifax*</i> – <u>What is a Good Credit Score?</u>	Equifax outlines what makes a good credit score, as well as actions that can impact your credit scores.
<i>Credit Karma</i> – <u>Tips for improving credit</u>	This article talks about what you can do to build your credit responsibly.
<i>Equifax</i> – <u>What is a Credit Bureau?</u>	This article discusses what a credit bureau is, how credit information is used, and what to do if you find inaccurate information on your credit report.



US Banking

Resource Name & Link	Resource Description
<i>Prince of Travel</i> – <u>Best US Bank Accounts for Canadians</u>	This article provides information about Canadian banking partners in the United States, and things to consider when choosing your first US bank account.
<i>Boss Revolution</i> – <u>Getting help with debt</u>	This article answers common questions that arise for non-US residents that are looking to open a US banking account.



Notes

