



DESJARDINS FINANCIAL SEMINAR : CREDIT 101

Learn what your credit report contains, how your credit score impacts your financial life and techniques to improve your credit!

During this seminar you will also get information on:

- good debt vs bad debt;
- credit after retirement;
- applying for credit and credit inquiries;
- how to avoid being victims of identity theft.

DESJARDINS BUDGETING 101 SEMINAR

Budgeting has gotten a bad reputation as something that is restrictive, boring and doesn't work. Have you ever wondered why some people are so good with their money and others aren't? Likely someone taught them how to manage their money so they can create the life they want. Here's the good news - budgeting is a skill set that anyone can learn.

In this budgeting 101 seminar you will learn how to:

- properly manage your money according to your lifestyle;
- set financial goals;
- understand the components of a budget;
- track your expenses so you never have to wonder where all of your money went;
- plan and pay for irregular expenses;
- create an emergency savings.

DESJARDINS REAL ESTATE SEMINAR

Thinking about buying a home or refinancing? Whether you're buying a house for the first time or the fourth, play it smart and let the mortgage experts be your guide.

Get the latest information on:

- who is involved when purchasing a home
- first time home buyer plan
- financing application process/requirements
- refinancing options
- mortgage insurance

DESJARDINS RETIREMENT PLANNING SEMINAR

While you have to plan and organize for retirement, you've also got to protect your retirement dream. This seminar will help you understand all the facts you need to know to prepare for a financially secure future. Your retirement should live up to your expectations so that you can continue to enjoy life.

During this seminar you will learn about:

- the new retirement realities
- how to stress-test your retirement plan now
- the 3 big mistakes that might derail even the best retirement plan
- what should be in your portfolio

THE 8 MOST COMMON MYTHS ABOUT RRSPs AND TFSAs

Some myths are harder to squash than others. During this seminar we will look at some myths that keep coming up when talking about Retirement Savings Plans and Tax-Free Savings Accounts.

During this seminar you will also get information on how to:

- utilize and manage your RRSP's and TFSA's
 - differentiate between a TFSA and an RRSP
 - utilize and manage your Non-Registered savings accounts
 - borrow for your investments
 - use your home as a financial asset
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