

Canadian Credit Union Scan of
**FINANCIAL LITERACY
INITIATIVES**





INTRODUCTION

Across the country, credit unions are a key component of their communities' learning foundation on financial matters. In a world where financial services - student loans, credit and debit cards, mortgages, investments, term deposits, lines of credit and retirement and other savings plans - play such a large role in affecting the quality of life of each of us, it's good to know that credit unions have expertise that they are able and eager to share.

Promoting financial literacy is at the heart of credit unions. Among the seven internationally recognized co-operative principles upon which credit unions and other co-operatives are founded is to provide "education, training and information". Indeed, much of the credit union system in Canada has its roots in the "Antigonish movement" – which was itself a financial literacy and micro-credit outreach initiative of the Department of Extension at St-Francis Xavier University in Antigonish, Nova Scotia in the early half of the 1900s.

Today, in response to the needs of their communities and members, individual credit unions have chosen their own approaches to financial literacy. Initiatives take a variety of forms including those unique to the individual credit unions who run them independently, or those in partnership with other credit unions, or frequently collaborative programs that involve non-financial organizations like schools and community associations. Examples include in-school programs, community workshops on specific topics, or contributing credit unions' expertise or resources to local financial literacy organizations.

In an effort to provide a full picture of the financial literacy initiatives credit unions are offering and operating, Credit Union Central of Canada has surveyed its system and compiled this list of programs as of the spring of 2010. While there are almost certainly some that have been overlooked, every effort has been made to make this scan as complete and exhaustive as possible.

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BRITISH COLUMBIA

BRITISH COLUMBIA

Credit Union(s): Bulkley Valley, Creston & District, North Peace Credit Unions
Program Name: Your Money's Worth
Canadians Served: BC Credit Union Youth Members

Description: The material educates high school students on the basics of managing their own account, loans, deposits and card products. More broadly, "Your Money's Worth" is offered by some Albertan credit unions to youth members. It is designed for high school students although it is not part of the formalized curriculum.

Credit Union(s): Kootenay Savings, Nelson & District Credit Unions
Program Name: Kootenay Boundary Credit Clinic
Canadians Served: Open to residents of the Kootenay Boundary Region
Partners: Castlegar & District Community Services Society Law Foundation of B.C.

Description: A not-for-profit service offered free to families to help them address financial issues. Free workshops combine practical tips with legal information about credit ratings, debt collection, bankruptcy, foreclosure, student loans and consumer scams. One-on-one support is also available.

Link: <http://www.kbcredit.org/>

Credit Union(s): Nelson & District Credit Union (NDCU)
Program Name: 1) Zippitydodog; 2) Youth Initiative
Canadians Served: Youth, Schools in the Nelson & District area
Partners: BC Government, BC Cooperative Association (BCCA)

Description:

- 1) NDCU designed website for youth, zippitydodog.com, packed with great financial and youth culture information. This includes information on saving, budgeting, investing, the dangers of credit and planning for the future.
- 2) NDCU initiated a relationship with schools in its area, developing a lesson plan for all grades in order to present a consistent program of financial literacy to students of all ages, which includes age-specific programs, lessons and worksheets. Since its inception the youth initiative has reached over 5,000 students and youth. This program has also expanded to the outreach level. Presentations have been offered to local youth centers and community economic development offices offering small business training to youth. Topics include the importance of having a bank account, saving, investing, budgeting, personal debt and the dangers of too much credit. NDCU also assisted in developing and piloting a provincial curriculum project to the high schools in Nelson with BCCA.

Link: <http://zippitydodog.com/>
<http://www.learningcentre.coop/resource/nelson-district-credit-union-history-youth>

Credit Union(s): **North Shore Credit Union**
Program Name: Moonjar; Wishbank (Bilingual version)
Canadians Served: Primary school students in North Vancouver, elsewhere in B.C.
Partners: Moonjar Canada, North Vancouver School District.

Description: The project is built on the Moonjar financial educational program for children that encourages them to “shoot for the moon”, to go after their dreams and goals, but to learn good money habits along the way. Moonjar is now found in homes and schools around the world. Central to the Moonjar approach is a whole new style of piggy bank. The award-winning ‘Moonjar’ has three compartments: Saving, Spending and Sharing. A host of games, books, teaching aids and other materials round out the program for a wide range of age groups.

Link: <http://zippitydodog.com/> <http://www.learningcentre.coop/resource/nelson-district-credit-union-history-youth>

Credit Union(s): **Northern Savings Credit Union**
Program Name: Your Money Matters
Canadians Served: NSCU members and other area residents
Partners: The Prince Rupert Public Library, the Career Resource Centre, The Edge, the offices of Hecate Strait Employment Development and Training Society, the Terrace Public Library, the Terrace and District Community Services Society, Prince Rupert’s Charles Hayes Secondary School and Prince Rupert Secondary School, Terrace’s Parkside Secondary School and Centennial Christian School, and Queen Charlotte Secondary School on Haida Gwaii.

Description: Your Money Matters is an interactive, practical, online learning program designed to help people of all ages and of all walks of life to gain the basic money management skills they need to be financially successful. The Your Money Matters program consists of five animated training modules that bring financial processes to life. Includes: banking basics, opening accounts, completing transactions; forms, deductions, payment methods, health benefits, etc. that are involved with employment; various forms of borrowing, interest, and time calculations; how to manage cash flow and create a personal budget plan; ways to save, benefits of saving, and the importance of paying yourself first.

Link: <https://www.northsave.com/Personal/AboutUs/Newsletters/>

Credit Union(s):
Program Name:

Vancity

1) Dollar\$ and \$ense Youth Financial Literacy Program; 2) Financial Literacy 101; 3) Money Skills, 4) Home Ownership Readiness Course; 5) Advice and Business Loans for Entrepreneurs with Disabilities; 6) Microcredit toolkit; 7) Microloan workbook; 8) Check-up for Charities; 9) Financial Sustainability series; 10) Financial Fitness toolkits

Canadians Served:

Underserved British Columbians, Members, Youth, Canadians with disabilities, and others.

Partners:

Family Services of Greater Vancouver; Mennonite Central Committee; Microcredit Toolkit; Microloan Workbook; Checkup for Charities; Financial Sustainability Series.

Description:

1) Dollar\$ and \$ense is made available to secondary schools and youth organizations through a partnership with Family Services of Greater Vancouver.

2) Financial Literacy 101: Vancity offers practical sessions on how to read bank statements, choose a credit card, find the fee-free ATMs for credit union members and consolidate debt. Sessions are held in neighborhoods around the city.

3) Money Skills (Family Services of Greater Vancouver): helps people on limited incomes build the skills to effectively manage money and plan for the future. For two hours each week over four weeks, participants learn about different banking options, how to budget and take control of money, how to make sound purchasing decisions, and how to create a good credit history.

4) Home Ownership Readiness course: The Home Ownership Readiness course, offered by Mennonite Central Committee in partnership with Vancity, provides a practical approach to buying and owning a home. After taking this five-hour course, individuals will have a much better understanding of the important elements of home ownership, and the skills, knowledge and information needed to manage own their own home.

5) Advice and Business Loans for Entrepreneurs with Disabilities (ABLED): Vancity has dedicated staff members who understand the unique challenges faced by entrepreneurs with disabilities, and will provide individuals with custom financing solutions.

6) Microcredit toolkit: The idea behind microfinance – and behind microcredit, the focus of this toolkit – is simple: give people a hand up, not a hand out.

7) Microloan workbook: Part application form, part workbook, this document is a rich resource for new entrepreneurs.

8) Check-up for Charities: Designed for large not-for-profits and charities that have significant assets to invest, this annual breakfast gathering lets organizations hear about emerging trends in accounting, not-for-profit reporting, investments and regulations.

9) Financial Sustainability series: teach staff and board members at not-for-profits the tools and tricks of developing and maintaining an organization with a strong financial foundation.

10) Financial Fitness toolkits: Each of the three handbooks in this series covers an important area of not-for-profit financial management.

Link:

<https://www.vancity.com/MyCommunity/OurChangeProductsAndServices/FinancialLiteracyAndBasicBanking/FinancialLiteracyEducation/>



ALBERTA

Credit Union(s): **First Calgary Financial**
Program Name: Just Financial
Canadians Served: Underserved Canadians
Partners: Just Financial
Description: Offers support and services to underserved people in Calgary, including one-on-one support.

Credit Union(s): **Lakeland, Rocky, Servus, Westoba Credit Union**
Program Name: Your Money's Worth
Canadians Served: Alberta Credit Union Members (Youth)
Description: Credit unions deliver this program to high school students. The material educates students on the basics of managing their own account, loans, deposits and card products. More broadly, "Your Money's Worth" is offered by some Albertan credit unions to youth members. It is designed for high school students although it is not part of the formalized curriculum.

Credit Union(s): **Servus Credit Union**
Program Name: 1) Young & Free Program; 2) Servus Kids Foundation
Timeframe: Ongoing (YFP began in 2010)
Canadians Served: Youth
Partners: Provincial Government, Junior Achievement
Description: 1) Selects a "Spokester", a young person who creates engagement and ongoing relationships with 17-25 year olds by providing members with useful information (helping young people to manage their finances independently).
2) Servus sponsors Junior Achievement, which is a major provider of financial literacy programs. Servus employees volunteer to provide financial literacy training to youth.

Links: <http://www.youngfreealberta.com/>
http://www.servuscu.ca/nav_in_the_community/kids+foundation/default.htm
<http://www.janorthalberta.org/programs.cfm?itemid=10802&smocid=906>
<http://www.janorthalberta.org/news.cfm?itemid=10781&smocid=301>



SASKATCHEWAN

Credit Union(s):	Affinity, Biggar, Colonsay CU, Cypress, Goodsoil, Herbert, LeRoy, Macklin, Muenster, Pierceland, Plainsview, Quill Lake, Raymore, Sandhills, Shaunavon, Spectra, Synergy, Crossroads Credit Unions
Program Name:	Your Money's Worth
Timeframe:	Distributed 2007. Some credit unions have continued the program.
Canadians Served:	Youth
Partners:	Canora Composite High School, other high schools
Description:	Credit unions deliver this program to high school students. The material educates students on the basics of managing their own account, loans, deposits and card products. More broadly, "Your Money's Worth" is offered by Saskatchewan credit unions to youth members. SaskCentral no longer maintains Your Money's Worth. However, many credit unions continue to offer it.
Link:	http://www.crossroadscu.ca/assets/pdf/07AnnualReport1.pdf

Credit Union(s):	Affinity Credit Union
Program Name:	1) MicroLoan; 2) READ Saskatoon; 3) Saskatoon Community Youth Arts Program; 4) First Nations Lending; 5) Pre-paid Cards; 6) Home Start; 7) The Global Gathering Place; 8) Fraud Prevention; 9) IDA Program
Canadians Served:	Youth, Aboriginal Peoples, Saskatoon residents, immigrants, Community First Development Fund of Saskatoon, Government of Saskatchewan, Rotary Clubs of Saskatoon, Muttart Foundation, High Schools
Partners:	The Community First Development Fund of Saskatoon, Government of Saskatchewan, Rotary Clubs of Saskatoon, Muttart Foundation, Western Economic Diversification, Aboriginal Communities, City of Saskatoon, New Talk Radio
Description:	<p>1) Affinity Credit Union's Micro Loan program, in partnership with Western Economic Diversification, provides alternative financing for existing and start-up businesses who cannot obtain traditional support. Through this program Affinity has assisted more than 80 businesses with over \$2 million in term financing, while helping to create 200 jobs with an overall economic impact of \$8.6 million. This loan program boasts one of the lowest delinquency rates in the country.</p> <p>2) Affinity Credit Union has a strong partnership with READ Saskatoon, an organization that provides free literacy support to Saskatoon and area. For the last 9 years Affinity staff has collaborated with READ in numerous capacities, including board involvement, staff led financial literacy sessions, and corporate donations.</p> <p>3) Saskatoon Community Youth Arts Program (SCYAP) is a charitable organization to address the social, educational and economic needs of youth who face multiple barriers to employment. Affinity Credit Union has supported the Urban Canvas Project from its beginning in 2001. The 35 week commercial arts training program for "at-risk" youth begins with a Financial Literacy session provided by an Affinity Credit Union employee.</p>

Throughout the program Affinity staff works hand in hand with participants to discuss core practical financial concepts such as budgeting and saving.

4) A specialized loan program has been developed to meet the needs of First Nations borrowers. The program includes policies and procedures that are unique to the First Nations culture, including the inclusion of elders. The program is a learning experience for all parties, as a collaborative effort and deep understanding of all avenues is explored. To date, First Nation enterprises have been assisted with over \$3.6 million in term financing.

5) Pre-loaded debit cards, called the Affinity Card, are available to all First Nations Band members, and membership with Affinity Credit Union is not a pre-requisite. Bands are responsible for loading the cards with funds that they would normally distribute by cheque. The card eliminates the need for First Nations Band members to rely on cheque-cashing facilities and the associated fees. The numerous advantages of prepaid cards for consumers include safety and security, immediate liquidity, convenience, transparency and predictability of fees.

6) Affinity Credit Union has partnered with the City of Saskatoon to assist individuals and families who hope to purchase an entry-level home. The program offers a cash grant of 5% of the purchase price to eligible applicants. In order to qualify, applicants must have an annual household income below the maximum income limits set by the Province of Saskatchewan. In addition, applicants must meet eligibility criteria set by the credit union, including a financial review. Financial literacy education is a core factor in the program, similar to the Micro-Loan program. Through this program Affinity has assisted 50 families.

7) The Global Gathering Place provides services for immigrants and refugees to improve English skills, make valuable connections in the community, provide networking opportunities, find employment, and assist in adjusting to Canadian customs and traditions. The most popular topics requested over the years have been: access to government programs, CMHC mortgages, maintaining a good credit rating, Registered Education Plans (RESP) and retirement planning (RRSP).

8) Affinity Credit Union delivers preventative information and support on fraud, power of attorney abuse, identity theft, internet and telemarketing scams, as well as senior abuse through an innovative partnership with a retired Saskatoon Police Officer who is a specialist in these areas. Since the inception of this service in 2006 Affinity has delivered more than 500 public education sessions, provided information in over 3500 private inquiries from members, and assisted in more than 50 investigations partnering with other law enforcement agencies. As a regular guest on News Talk Radio, Affinity is also able to extend its reach by providing information to residents across Saskatchewan.

9) Affinity Credit Union, in partnership with several inner city schools, has delivered an IDA program aimed at disadvantaged students in Saskatoon who are interested in saving toward education, developing financial capacity, and skills training. Participants must stay in school, find a part-time job, participate in a minimum of 40 hours of Financial Literacy Education/Training and deposit \$40 per month into a savings

account. Once their savings reach \$400 they are then rewarded by the credit union, matching their savings two to one. Since inception, over 130 at risk youth have fulfilled their requirements under the IDA program.

Credit Unions): **FirstSask Credit Union**
Program Name: Core Neighbourhood Youth Co-op
Canadians Served: Youth
Partners: The Core Neighbourhood Youth Co-op

Description: This program provides training opportunities for troubled youth, who earn high school credits for work while learning financial management.

Link: http://142.236.54.113/eng/corporate/success_stories/homelessness/2008/hps/page05.shtml

Provincial Central: **SaskCentral**
Program Name: Various
Canadians Served: Youth
Partners: Saskatchewan Government

Description: SaskCentral conducted research regarding the problems with financial literacy, examined practices in other jurisdictions and gained a comprehensive understanding of the education currently offered to Saskatchewan students.

SaskCentral also established contacts within the Saskatchewan Ministry of Education in an effort to understand the curriculum framework for Saskatchewan high school students. SaskCentral has been working with the provincial government as a stakeholder in curriculum development (in particular, two high school mathematics courses).



MANITOBA

Credit Union(s):	Assiniboine Credit Union (ACU)
Program Name(s):	Various: 1) Community Financial Services Centre (CFSC); 2) AssetBuilders Partnership; 3) Community Workshops and Seminars; 4) Small Business Financing Workshops and Seminars.
Canadians Served:	Members and underserved Manitobans
Partners:	1) North End Community Renewal Corporation (NECRC); 2) SEED Winnipeg, United Way of Winnipeg, and 13 Asset Building Program providers; 3) Various community organizations; 4) SEED Winnipeg, Canada-Manitoba Business Service Centre, Red River College Entrepreneurship Program, YMCA/YWCA, Meyers Norris Penny.
Description:	<p>1) Community Financial Services Centre (CFSC): In 2006 ACU in partnership with NECRC launched the CFSC to provide access to affordable financial services for underserved residents of Winnipeg's north end community. At present, 15 community partners refer clients to the CFSC where they can receive financial education through CFSC and gain access to financial services through ACU. ACU provides on-site services including account opening, cheque depositing, other non-cash transactions, and financial advice.</p> <p>2) AssetBuilders Partnership: ACU is a founder and financial services provider for a growing network of community organizations offering Asset Building Programs (ABP), which support people on low income to save and create opportunity for themselves. Participants attend 10 money management training sessions, select an asset goal and follow a savings plan, which includes receiving three to one matching funds when they achieve their personal savings goal. ACU provides a specially designed savings account and adheres to special procedures to support the operation of asset building programs.</p> <p>3) Community Workshops/Seminars: In response to frequent requests from community organizations, ACU employees deliver presentations on various financial services topics, such as qualifying for a mortgage and basic banking services.</p> <p>4) Small Business Financing Workshops/Seminars: Through the Business & Community Financial Centre (BCFC), ACU provides financing and specialized services for micro-enterprises, co-operatives and nonprofits. BCFC employees regularly share their financing and business expertise in the community by giving presentations and workshops on small business financing through government and community partner organizations.</p>

Credit Union(s):	Casera, Dauphin Plains and Oak Bank Credit Unions
Program Name:	Student Credit Union
Canadians Served:	Youth

Partners: High Schools e.g. Springfield Collegiate Institute, Dauphin Regional Comprehensive Secondary School, and Transcona Collegiate.

Description: Students credit unions are integrated with the business curriculum of the school and give student hands-on experience in operating a business, as part of their course work. Students must run for the board, and the board in turn hires and manages employees. Students generally operate the branch during lunch hours. Sponsoring credit unions are involved with setup and student training, facilitating transactions of the student credit union through a branch.

Link: Titan Student Credit Union at Transcona Collegiate, sponsored by the Casera Credit Union: <http://www.tcu.retsd.mb.ca>

Clipper Student Credit Union at Dauphin Regional Comprehensive is sponsored by the Dauphin Plains Credit Union: <http://www.dpcu.ca/public/clipperCU>

Sabres Student Credit Union at Springfield Collegiate is sponsored by the Oak Bank Credit Union: <http://sabrescu.blogspot.com>

Credit Union(s): **Dauphin Plains Credit Union**
Program Name: Money Management
Canadians Served: Youth
Partners: Dauphin Regional Comprehensive Secondary School

Credit Union(s): **Various**
Program Name: Make it Count
Timeframe: Beginning July 2009
Canadians Served: Manitobans
Partners: Manitoba Securities Commission

Description: In July 2009, credit unions were advised of educational material promoting financial literacy available through the Manitoba Securities Commission. The MSC has distributed about 20,000 copies of their *Make it Count* booklet across the province, including to many credit unions.

Link: <http://cucommunity.cucm/communications/pdf09/capsules090715.pdf>

Credit Union(s): **Westoba**
Program Name: Your Money's Worth
Canadians Served: Credit Union Members, Youth

Description: Credit unions deliver this program to high school students. The material educates students on the basics of managing their own account, loans, deposits and card products. More broadly, "Your Money's Worth" is offered by Westoba Credit Union to youth members. It is designed for high school students although it is not part of the formalized curriculum.



ONTARIO

Credit Union(s):	Alterna Savings and Credit Union (Alterna Savings)
Program Name:	1) Newsletters and education seminars; 2) Tele-Classes; 3) Programs for entrepreneurs - The Mentors Circle and Networking Cafes; 4) Microskills; 5) Personal Money Management Program
Canadians Served:	Alterna Savings' members, new Canadians
Partners:	Microskills
Description:	<p>1) Alterna Savings publishes articles on financial topics in member newsletters and their website. Alterna Savings also holds periodic education seminars on a range of topics, including: home-buying, financial planning, HST for charities, and investing.</p> <p>2) Tele-Classes are presented by local business experts, who provide creative growth strategies to small businesses.</p> <p>3) Networking Cafes: Alterna Saving's Networking Cafes are a series of seminars offered throughout the year to Alterna Savings' members. Through interactive discussion and group work, individuals will learn about marketing and gain valuable management tools to help run businesses more effectively.</p> <p>4) Microskills help develop clients' skills, increasing their information base, and facilitating opportunities for them to transfer their skills and knowledge to the Canadian workforce.</p> <p>5) Personal Money Management Program: through this program, individuals are provided with guidance in money management through seminars and one-on-one counseling sessions. The program is being built on the conviction that a consultative, balanced approach to money management can lead to real and sustainable change. The program is free, as a direct benefit of membership.</p>
Link:	http://www.alterna.ca/Templates/SavingsCommunity.aspx?mid=322&id=500 AND http://www.microskills.ca/

Credit Union(s):	Meridian Credit Union
Program Name:	Various
Canadians Served:	Ontario
Partners:	Goodwill Industries and Opportunities Niagara
Description:	Meridian works with a number of groups to promote financial literacy.
Link:	http://www.meridiancu.ca/ideas/16Jan08.htm



ATLANTIC CANADA

Credit Union(s):	Credit Union Central of Nova Scotia and credit unions in Nova Scotia and Newfoundland
Program Name:	High School Financial Planning Program/ NEFE Financial Literacy Program
Timeframe:	Established in 2004, ongoing
Canadians Served:	High school students across Nova Scotia and the Atlantic provinces
Partners:	St. Francis Xavier University (Schwartz School faculty), Government of Nova Scotia
Description:	<p>Since 2004, credit unions have come to support this program, which involves financial literacy manuals for high school students. Working with St. Francis Xavier University, Bergengren Credit Union had the US National Endowment for Financial Education (NEFE) program adapted for Canadian high school students. Credit Union Central of Nova Scotia introduced this program more broadly to high schools in Newfoundland & Labrador and Nova Scotia.</p> <p><u>Nova Scotia:</u> The Nova Scotia Department of Education cooperated by promoting the program as a resource for the Career & Life Management program. Provided free of charge by credit unions, the high school financial literacy program is a six-unit course introducing students to basic financial planning concepts, and illustrating how these concepts apply to everyday life. Free student and teachers guides were included in the program, and there was a great deal of positive feedback. The course materials were presented from a teenager's perspective. Topics covered include the time value of money, earning an income, saving money, protecting assets, establishing and prioritizing financial goals, and understanding the cost of using credit. As well, the schools had the opportunity to welcome credit union staff who donated their time to discuss the issues. By 2007, more than 60 per cent of Nova Scotia schools – and five thousand students - were benefiting from the program. Although the Career and Life Management has been phased out of schools, many other courses still use materials. Credit Union Central of Nova Scotia (CUCNS) has assumed responsibility for the marketing, printing and free distribution of the student manuals.</p> <p><u>Newfoundland & Labrador:</u> Schools did not offer a course/program available that fit with Financial Literacy, but the Department of Education still saw the value and sent out a student guide to all high schools. The Newfoundland and Labrador Department of Education developed a program that involved Financial Literacy – including retirement and student loans. Credit union developed guides have been widely dispersed, and credit union staff do present to classrooms about financial issues. As well, a number of youth groups and a women's shelter used this program. When credit union staff volunteer at non-profit organizations and see a need for financial education, they can ask for and receive materials from this program.</p> <p>Nova Scotia Central has negotiated the licensing agreement and can deliver this program across Canada; if other credit unions would like to</p>

launch it in their communities, this is possible. As well, the student and teacher guides were recently updated.

Link:

<http://www.ns-credit-unions.com/default.asp?mn=1.20>

<https://www.bergengrency.com/Home/InOurCommunity/NEFEFinancialLiteracyProgram/>



NEW BRUNSWICK

Credit Union(s): New Brunswick Teacher's Association Credit Union (NBTA)
Program Name: Youth Financial Literacy Seminars
Canadians Served: Youth
Partners: Youth Financial Literacy Seminars

Description: NBTA helps to fund this program.

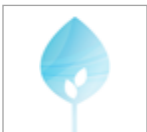


NOVA SCOTIA

Credit Union(s): Bergengren Credit Union
Program Name: The Pocket Change Program
Canadians Served: Youth
Partners: Advancing Collegiate Entrepreneurship

Description: This program engages junior high students, teaching students basic budgeting techniques, the use of online banking and debit cards.

Link: <http://www.mystfx.ca/news/index.php/2009/11/09/stfx-teaming-with-community-partners-to-promote-financial-literacy/>



NEWFOUNDLAND

Credit Union(s): Newfoundland & Labrador, Eagle River, and Humber Valley Credit Unions
Program Name: Junior Achievement
Canadians Served: Youth
Partners: Junior Achievement

Description: Newfoundland & Labrador Credit Union donated over \$5000 to Junior Achievement and 37 volunteer hours; Humber Valley Credit Union Limited and Eagle River Credit Union Ltd. also made donations.

Link: <http://www.jacan.org/uploads/d36587+JAAnnualReport2009web.pdf>