


FINANCIAL LITERACY MONTH NOVEMBER 2024

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
 <p>4</p>	 <p>5</p> <p>Breaking the Cycle: Consumerism and You 5:30 - 7 p.m. @ The Station (R)</p>	 <p>6</p> <p>Maximizing Your Mortgage Renewal 6:15 - 7:15 p.m. @ Cochrane Public Library (R)</p>	<p>7</p> <p>Manage your money with a budget</p> <p>The Budget Planner is a free interactive tool that provides personalized tips and suggestions to improve your financial situation.</p> <p>To learn more, visit canada.ca/budget-planner</p>	 <p>8</p> <p>Energy Savings Workshop for Seniors 3 - 4:30 p.m. @ SOTB</p>	 <p>9</p>
 <p>11</p> <p>Remembrance Day</p>	 <p>12</p> <p>Financial Education Workshop Series Part 1 5:30 - 7 p.m. @ The Station (R)</p>	 <p>13</p> <p>Energy Savings Workshop 6:15 - 7:15 p.m. @ Cochrane Public Library (R)</p>	 <p>14</p> <p>Last day to register for Momentum's Money Management Marathon.</p> <p>See details on the back to register.</p>	 <p>15</p> <p>LinkedIn and Social Media Workshop 10 a.m. - 12 p.m. @ Cochrane Public Library</p> <p>Prospect Job Club 12:30 - 2 p.m. @ Cochrane Public Library</p>	 <p>16</p> <p>Save and Shine: Piggy Bank Decorating Party 1 - 2:15 p.m. @ FRN</p>
 <p>18</p> <p>Triple P Tip Talk: Managing Work & Money 6 - 7:30 p.m. @ FRN (R)</p>	 <p>19</p> <p>Cochrane Business Incubator Info Session 5 - 6 p.m. @ The Station</p>	 <p>20</p> <p>Benefits and Credits for Newcomers to Canada 5:30 - 7:30 p.m. @ Cochrane Public Library (R)</p>	 <p>21</p> <p>Fraud & Scams with RCMP 10 - 11:30 a.m. @ The Station (R)</p> <p>Money Lies: The Hidden Beliefs Keeping You Broke 5:30 - 7 p.m. @ The Station (R)</p>	 <p>22</p> <p>Eating Well for Less - Your Guide to Budget-Friendly Nutrition! 2 - 3 p.m. @ FCSS (R)</p>	<p>23</p> <p>Money on your Mind. Talk about it!</p> <p>Research shows that talking about money builds financial confidence and can lead to better financial outcomes.</p>
<p>25</p> <p>Retirement Income Calculator</p> <p>Estimate your retirement income, employer pensions and other sources of income with this step-by-step calculator.</p> <p>To learn more, visit canada.ca/retirement-income-calculator</p>	 <p>26</p> <p>Financial Education Workshop Series Part 2 5:30 - 7 p.m. @ The Station (R)</p>	 <p>27</p> <p>Essential Tips for First Time Home Buyers 6:15 - 7:15 p.m. @ Cochrane Public Library (R)</p>	 <p>28</p> <p>Understanding Alberta's Utility Market 5 - 7 p.m. @ The Station (R)</p>	 <p>29</p> <p>Budget on a Bounty 10 - 11:30 a.m. @ St. Andrew's United Church (R)</p>	<p>30</p> <p>(R)</p> <p>*All events marked with this require registration.</p>

To learn more about the financial resources available to you, book an appointment with a Resource Worker.

- Families with children 0-18 years, call the FRN at 403-851-2265.
- Individuals, families with children over the age of 18, older adults and rural residents call FCSS at 403-851-2250.













For detailed event information visit:
cochrane.ca/financialresources










PROGRAM DESCRIPTIONS

Register at cochrane.ca/financialresources unless otherwise noted in the description below.

Breaking the Cycle: Consumerism and You

Tuesday November 5, 5:30 – 7 p.m. | South Boardroom, The Station, 360 Railway Street W. | Registered, 16+

Join this workshop to become more aware of the impact that consumerism and advertising has on your spending and learn about alternatives to consumerism.

Maximizing Your Mortgage Renewal

Wednesday November 6, 6:15 – 7:15 p.m. | The Rotary Lounge, Cochrane Public Library, 405 Railway Street W. | Registered, 18+

Join Rachel Cogan from TD Canada Trust for an informative session on mortgage renewals. Learn the key steps, options and considerations to make the most of your mortgage renewal, ensuring you make informed decisions that align with your financial goals. To register, visit cochranepubliclibrary.ca.

Energy Savings Workshop for Seniors

Friday November 8, 3 – 4:30 p.m. | Seniors on the Bow (SOTB), Second Floor SLS Centre, Arena Entrance, 800 Griffin Road E. | Drop-in, Seniors

Settling into retirement can lead to more time spent at home, resulting in increased energy consumption and higher bills. This workshop offers simple yet effective techniques to reduce energy consumption and save money on utility bills, while creating a supportive community for seniors to share their questions, experiences and insights.

Financial Education Workshop Series

Tuesday November 12 and 26, 5:30 – 7 p.m. | South and North Boardrooms, The Station, 360 Railway Street W. | Registered and Drop-in, 18+

Discover the secrets to financial success at this two-part workshop series. Learn practical tips and strategies to build wealth and secure your future! The first workshop on November 12 will cover the key building blocks of managing your finances, including budgeting, saving, understanding credit, reducing debt and insurance. The second workshop on November 26 will cover different investment and retirement options. Snacks will be provided.

Energy Savings Workshop

Wednesday November 13, 6:15 – 7:15 p.m. | Activity Room, Cochrane Public Library, 405 Railway Street W. | Registered, 18+

Reducing energy consumption can result in noticeable changes to home comfort, efficiency and affordability. From learning how to read energy bills to discovering energy saving measures and installation techniques, this workshop empowers participants by offering basic energy efficiency and home safety education. To register, visit cochranepubliclibrary.ca/energy.

Achieve Financial Fitness in One Week: Momentum's Money Management Marathon

Registration Deadline: Thursday November 14 | Workshops: November 18 – 22, 2024 from 9 – 10 a.m. | Virtual

Momentum's Money Management Marathon week is November 18 – 22, 2024. Attend an online workshop each day from Monday to Friday to earn a certificate of completion in money management. To register, email lizw@momentum.org.

Prospect – LinkedIn and Social Media Workshop

Friday November 15, 10 a.m. – 12 p.m. | Spray Lakes Boardroom, Cochrane Public Library, 405 Railway Street W. | Drop-In, all ages

Most employers have made reviewing your social media part of their hiring process. In this competitive labour market, social media is becoming more and more important to a job search – used as a tool to network and market your skills. Learn why it's important to keep your LinkedIn page and other social media current and targeted.

Prospect – Job Club

Friday November 15, 12:30 – 2 p.m. | Spray Lakes Boardroom, Cochrane Public Library, 405 Railway Street W. | Drop-In, all ages

The "Hidden Job Market" is where 80% of the jobs are found. These are the jobs that are not advertised online. Come meet some local Employment Specialists from Prospect and hear about the Cochrane labour market. This is a great opportunity to network with others and discuss your job search successes, tips and tricks.

Save and Shine: Piggy Bank Decorating Party

Saturday November 16, 1 – 2:15 p.m. | Family Resource Network (FRN), 127 First Avenue W. | Drop-in, Ages 0-6/Parented

An afternoon of creative fun, decorating your very own piggy bank, where we will end the class with fun stories around saving money.

Triple P Tip Talk: Managing Work & Money

Monday November 18, 6 – 7:30 p.m. | Family Resource Network (FRN), 127 First Avenue W. | Registered, Parents with teenagers

Arguments over money can cause considerable resentment in families. Join an accredited Triple P Practitioner for some suggestions to help you deal with the challenges that you and your teenager may face in this area.

Cochrane Business Incubator Info Session

Tuesday November 19, 5 – 6 p.m. | North Boardroom, The Station, 360 Railway Street W. | 18+

Can the Cochrane Business Incubator help your business grow in Cochrane? Drop by to learn more about the Business Incubator program and how it may help you lay the foundation for business growth. To attend, please email business.development@cochrane.ca.

Benefits and Credits for Newcomers to Canada

Wednesday November 20, 5:30 – 7:30 p.m. | Activity Room, Cochrane Public Library, 405 Railway Street W. | Registered, 18+

New to Canada? Learn about the benefits of doing your taxes! Join us for an interactive free workshop to learn about: Canada's tax system, benefits and credits that you might be eligible for, ways to do your taxes, free tax help and other Service Canada and Canada Revenue Agency and services. Bring your questions to discuss during the workshop. To register, visit cochranepubliclibrary.ca/newcomers

Fraud and Scams with RCMP

Thursday November 21, 10 – 11:30 a.m. | South and North Boardrooms, The Station, 360 Railway Street W. | Registered, 16+

Learn about recognizing frauds and scams, the best way to protect yourself and who to reach out to for help. We will discuss some examples of what you might experience here in Cochrane.

Money Lies: The Hidden Beliefs Keeping You Broke

Thursday November 21, 5:30 – 7 p.m. | South and North Boardrooms, The Station, 360 Railway Street W. | Registered, 16+

Stop letting fear and outdated beliefs control your finances. Discover the deep-rooted money myths that have been holding you back.

Eating Well for Less – Your Guide to Budget-Friendly Nutrition!

Friday November 22, 2 – 3 p.m. | Family and Community Support Services (FCSS), 209 Second Avenue W. | Registered, all ages

Learn about ways to buy lower cost healthy foods (i.e., frozen or canned instead of fresh), batch cooking and using more plant-based proteins.

Essential Tips for First Time Buyers

Wednesday November 27, 6:15 – 7:15 p.m. | The Rotary Lounge, Cochrane Public Library, 405 Railway Street W. | Registered, 18+

Join Rachel Cogan from TD Canada Trust for a comprehensive guide for first-time home buyers in Canada. This session will cover essential information on the home-buying process, financial considerations and tips to help you confidently navigate your path to homeownership. To register, visit cochranepubliclibrary.ca.

Understanding Alberta's Utility Market

Thursday November 28, 5 – 7 p.m. | South and North Boardrooms, The Station, 360 Railway Street W. | Registered, 18+

Join this workshop to learn about the free services and resources offered by the Utilities Consumer Advocate, including: your utility options, tips to reduce your bill, what to look for before signing a utility contract and how to access free advice and support in solving issues with your utility provider.

Budget on a Bounty

Friday November 29, 10–11:30 a.m. | St. Andrew's United Church, 128 First Street E. | Registered, 18+

This fun, hands-on session will help you learn to make the most of your food budget by reducing waste and expanding the ways you can use basic groceries. Family dinners are more delicious when you can create homemade stocks, crunchy fresh microgreens and tasty seasonings with little to no additional cost.