

# Tips to Help YOU Get Ahead!

Smart Financial Moves to Kickstart Your Future



1

## Juggle Your Time.

Balance part-time jobs or side hustles with your studies to reduce debt and boost savings.

*Side hustle now, stress less later.*



2

## Make money moves while making grades.

Take control of your cash flow and get bossy with your money using a budget.

*Show your money who's boss.*



## Save Now, Spend Smart Later.

Small savings today can protect your tomorrow. Emergencies? No problem!

*Small savings, big future.*

3



## Renting? Roomates? Time to Get Creative!

Sharing rent or staying with family can save you big

*Every dollar counts.*

5

4

## Debt: Tame your Debt Before it gets Dramatic.

Use debt responsible. Pay on time, build your credit and unlock future financial freedom!

*Build your credit now for big purchases later!*



## Money Moves: Life After Graduation

Complete this 1 minute survey for your chance to win!

# GROW WITH US

## Smarter Banking for your Next Chapter.

### Smart Solutions Chequing Account

An account created with you in mind! Giving you all the everyday banking options, with none of the fees until you are 25. Now that's smart!

### Student Choice Line of Credit

Need additional funds for your education and everyday expenses? We can help with a student line of credit.

**Credit Cards** with features that fit your life. Start building your credit by utilizing a credit card.

Kicking off your career or heading to school?

**We've got your back!**

### ding-free® ATM Access

Ditch the service fees with access to FREE use of all credit union ATMs across Canada with your debit card!

### INTERAC e-Transfer

Send or receive funds from anyone with a Canadian bank account.

**Deposit Anywhere™** Easily and securely deposit cheques anytime, anywhere - right from your smartphone or tablet.

Bank **FREE** with us

Young Adult Credit Card

ding-free® ATM access

Student Choice Line of Credit

INTERAC e-Transfer

