

NEWSLETTER

FINANCIAL FITNESS

Upcoming Workshops

National Conference on Financial Literacy

“Strengthening Financial Literacy Through Collaboration”

If you would like to receive an invitation for the conference, email the conference coordinators at: conferenceinfo@fcac.gc.ca.

Date: Thursday, Nov. 6 – Friday, Nov. 7, 2014

Location: Sheraton Wall Centre
Vancouver, B.C.

Cost: There is no cost to participate.
Includes meals.

Accommodation: A limited special rate of \$129/night

Contact Us

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Facebook

<https://www.facebook.com/afoabc>



Welcome

to our very first newsletter! We hope to inform, inspire, and ignite our readers to help them on their path to becoming financially fit.

Who We Are

The Indigenous Financial Literacy Committee was established in 2010. Our membership includes: the Public Guardian and Trustee of BC (PGT), Aboriginal Affairs and Northern Development Canada (AANDC), Aboriginal Financial Officers Association of BC (AFOABC), Vancouver City Savings Credit Union (Vancity) and the BC Association of Aboriginal Friendship Centres (BCAAFC). Our goal is to help improve financial fitness of people we serve. For more information please visit <http://www.iflc.info>



Aboriginal Affairs and Northern Development Canada

Affaires autochtones et Développement du Nord Canada





This month we are interviewing Gail Gus who is featured on the cover of the First Nations Financial Fitness Handbook. Her life experiences coupled with her financial fitness skills make her a perfect success story for our inaugural IFLC newsletter.

PROJECT RAVEN

Since 2002, the First Nations Technology Council (FNTC) has provided services for unemployed or underemployed First Nations in BC to become more active participants in the growing digital economy. In April 2012, FNTC began delivering Project Raven through funding received from Employment and Social Development Canada. This year Project Raven has woven First Nations Financial Fitness (FNFF) into their programming.

October 9th and 10th marked the first delivery FNFF as part of Project Raven. The workshop was delivered to 14 Mt. Currie participants. Feedback on the evaluation forms indicated the workshop was of value to the participants.

To learn more about about Project Raven please visit <http://technologycouncil.ca/>

GAIL'S GUIDANCE

What's your biggest challenge and why?

My biggest challenge is prioritizing my biggest expenses – I'm faced with making decisions that make me take a close look at my needs vs. my wants.

I want a 4x4 truck from the auction (even though my car still runs great) but I need new gutters and down spouts (to match my new roof).

How did/do you over come it?

Being responsible and knowing the difference between a need and a want.

Who inspired you/mentored you?

Nene Kraneveldt, for telling me how great I am all the time. I have never heard that most of my life until I worked with her and then more just followed.

Vina Robinson, she taught me to always give and never say nothing. That was also a teaching of my late mother who was selfless.

My late father taught me to “just do it” long before Nike came along.

My sister Charlotte, (known as Dr. Cote at the University of Washington), since grade ten we were taught to work hard and play hard. We live this philosophy and enjoy life to its fullest. We have built many memories and taken many vacations together.

My Grandsons, they inspire me to go on for our future generations. They need people like us to be strong for them.

The late Tom Curley, he was a great friend and a great quiet teacher. He had Cerebral Palsy and he taught me to live till we die with humour and to always remember to play.

Who inspired you/mentored you? ...continued...

Janet Sanderson, she was a roommate of mine when we were younger. She now manages two large long-term care facilities on Vancouver Island. We survived rough times together. We were so poor we were lucky when we could put veggies in our Ichiban noodles. We didn't have much but we made the most of what we had. One time we put a sleeping bag over a long heater and brought our kids under it. We all laid there and watched the rain for hours. We taught each other that the simple things in life are ok, up-cycle when you can, share when you can, can food when you can.

What advice do you have for others?

Ask for what you need and put it on a vision board. Collect pictures and quotes of all the things you want in your life. It's important to be specific and have a vision of what you want. Look at it everyday and use it to motivate you. My vision board is beside my bed. I've asked for a healthy loving respectful relationship, someone to walk beside me through good and bad.

Where do you see yourself in 5 years?

Working the same job with a raise, in no pain (I struggle with chronic pain and arthritis) with a well set up home for my later years, travelling yearly with my spouse and sister. I also want to spend time at my home with a dock on the river and a beautifully landscaped yard.

My work will be rewarding because I will have good programming, which will result in success for the community. And lastly, and best of all, a healthy set of grandsons and family that have good health and lots of love and respect for each other.

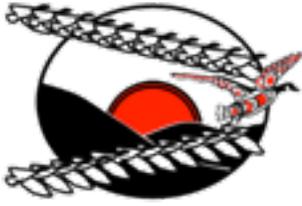
SAVING

Make Saving a Priority

You'll be more likely to save money if you make it a priority. Sit down and figure out what you'd like to save money for – retirement, a house, car, college, dream vacation – and how much it will cost. Then make your plan:

- ◆ Set a timeline for when you'd like to reach your goal.
- ◆ Set a schedule by dividing the total goal amount by the number of weeks, months or pay periods between now and your goal date.
- ◆ Be vigilant by treating your savings contribution just like any other must-pay expense, such as rent or groceries.





Have you heard about the Financial Literacy Partnership Initiative

BC Association of Aboriginal Friendship Centres

The BC Association of Aboriginal Friendship Centres, in partnership with the Prince George Native Friendship Centre and the Victoria Native Friendship Centre, began the Financial Literacy Partnership Initiative in January 2014.

This Initiative focuses on enhancing the lives of vulnerable BC urban Aboriginals through Aboriginal focused financial literacy curriculum. Delivery will combine on-site training with individualized coaching and follow-up. The project will lead to a strategic program for a community in need and provide valuable research findings.

This curriculum is intended for both the staff and clientele of Friendship Centres. Providing this training to staff will allow them to become familiar with the content and enable them to incorporate it into their own regular programming for clients. In this way they can achieve the biggest and likely most effective impact.

If you would like to use this curriculum, please reach out to the BCAAFC to receive guidance and firsthand information about how best to present the material and manipulate the content to meet the needs of participants, whether they be youth, Elders, staff members, or community members at large.

Fun Facts:

Financial Literacy: (like buying a Gym Pass) Financial literacy means that you have what you need to build the skills and knowledge to make informed decisions and choices about how you plan for your future and how you spend and save your money.

Financial Fitness: (is like actually going to the gym and using the pass) It's **using** the skills and knowledge to manage your finances so you can achieve your financial goals.



USEFUL LINKS

<http://practicalmoneyskills.ca>

<http://fci.ca>

<http://www.theccfl.ca/home.aspx>