IBEW marketing blurbs for Dec - Nov 25 Money Mondays!

## How to stay on track when your expenses fluctuate

#### December 9, 2024 at 10am

It’s easier to stick to your goals when your expenses are stable, but sometimes unexpected costs pop up, or at certain times of the year your costs can fluctuate, and that can be very challenging to manage. In this session, we’ll go over strategies to protect yourself from sudden or unpredictable volatility in your costs, and we’ll prepare you for predictable changes in your spending. You’ll learn about things you can automate to keep you on track.

Join Stephanie Holmes-Winton for this 30-minute Money Monday on December 9, 2024 at 10am. We encourage you to send your questions ahead of time to get the most from the session by emailing ttf@ibew37.com or submitting them upon registration. Live questions will also be answered.

## How to make life-long financial changes that stick

#### January 27, 2025 at 10am

It’s that time of year where everyone is looking to turn over a new leaf, but we all know how easy it is to slide back into old habits. In this session, you’ll learn a concept to help you choose changes you are likely to stick to. You’ll also learn easy-to-follow tips to help you stay on track. The faster these changes are implemented and become the norm, the more likely you are to stick to them.

Join Stephanie Holmes-Winton for this 30-minute Money Monday on January 27, 2025 at 10am EST. We encourage you to send your questions ahead of time to get the most from the session by emailing ttf@ibew37.com or submitting them upon registration. Live questions will also be answered.

## How to track changes in your financial health

#### February 24, 2025 at 10am

Financial health can seem like a bit of an overused term, but what does it mean to be financially healthy? In this session, you’ll learn what to measure, how to measure it, and how often, so you can tell if you’re headed in the right direction. We’ll focus on saving, retirement, spending, borrowing, and planning. Even if you don’t feel confident about where you are now, this session will help you confirm where you are without the guilt trip. We want to help you make progress over perfection with your personal finances.

Join Stephanie Holmes-Winton for this 30-minute Money Monday on February 24, 2025 at 10am. We encourage you to send your questions ahead of time to get the most from the session by emailing ttf@ibew37.com or submitting them upon registration. Live questions will also be answered.

## How to make the most of your pension plan

#### March 24, 2025 at 10am

Do you know how much you need to retire? What about how your pension integrates with government programs, like CPP? Your pension is an essential part of your retirement plan, and we want to help you get the most from it. We'll dig into some details of your pension plan and answer questions.

Join the team from Vestcor and Stephanie Holmes-Winton for this 30-minute Money Monday on March 24, 2025 at 10am. We encourage you to send your questions ahead of time to get the most from the session by emailing ttf@ibew37.com or submitting them upon registration. Live questions will also be answered.

## How to help your kids avoid student debt

#### April 28, 2025 at 10am

Many Canadian students will graduate with education-related debt, but you can help your kids avoid taking on debt, or reduce the amount they borrow for their postsecondary programs. We’ll go over several strategies to fund education costs, as well as ways to more carefully use their education resources so they take on less debt in the first place.

Join Stephanie Holmes-Winton for this 30-minute Money Monday on April 28, 2025 at 10am. We encourage you to send your questions ahead of time to get the most from the session by emailing ttf@ibew37.com or submitting them upon registration. Live questions will also be answered.

## How to get on the same financial page as your partner or family

#### May 26, 2025 at 10am

Money is a factor in any relationship where you share resources. You may need to cooperate with your spouse or partner, or get your children on the same page when it comes to how your family spends. In this session, we’ll talk about the role of your Money Mindset, and we’ll go over easy-to-follow ideas that can help make financial discussions more comfortable and productive.

Join Stephanie Holmes-Winton for this 30-minute Money Monday on May 26, 2025 at 10am. We encourage you to send your questions ahead of time to get the most from the session by emailing ttf@ibew37.com or submitting them upon registration. Live questions will also be answered.

## How to save more for your future while living for today

#### June 23, 2025 at 10am

Striking a balance between saving for tomorrow and living for today is key in order to get more life from your money. In this session, we’ll go over ways to figure out how much of your income is safe to use today, and how to figure out your ideal savings rate without going overboard. Everyone is unique, and you’ll be able to apply what you learn in this Money Monday to your own unique situation, no matter where you are in your financial journey.

Join Stephanie Holmes-Winton for this 30-minute Money Monday on June 23, 2025 at 10am. We encourage you to send your questions ahead of time to get the most from the session by emailing ttf@ibew37.com or submitting them upon registration. Live questions will also be answered.

## How to determine if you should renew or refinance your mortgage

#### July 28, 2025 at 10am

We got used to lower debt costs after a long period of low interest rates, but things are changing. Understanding the relationship between your debt costs and interest rates is important, as is learning how to evaluate if you should keep your mortgage until it renews, or if there is any advantage if you refinance. In this session, we’ll go over how you can evaluate these options for yourself.

Join Stephanie Holmes-Winton for this 30-minute Money Monday on July 28, 2025 at 10am. We encourage you to send your questions ahead of time to get the most from the session by emailing ttf@ibew37.com or submitting them upon registration. Live questions will also be answered.

## How to tackle credit card debt

#### August 25, 2025 at 10am

Credit card debt has been on the rise in recent years. Many people find that carrying this particular debt stressful and embarrassing, but it doesn’t have to be. A credit card, like other debt products, is just a financial powertool. It isn’t necessarily bad or good, but carrying a balance can be expensive. If you’re carrying credit card debt now, or would like to avoid doing so in the future, be sure to sign up for this session so you can learn the practical strategies to tackle or prevent credit card debt.

## Join Stephanie Holmes-Winton for this 30-minute Money Monday on August 25, 2025 at 10am. We encourage you to send your questions ahead of time to get the most from the session by emailing ttf@ibew37.com or submitting them upon registration. Live questions will also be answered.

## How to improve your credit score

#### September 22, 2025 at 10am

It’s not a shock to most people that their credit score affects their ability to borrow to buy a car or a home, for example. But many people are surprised that their credit score could impact the cost of their insurance, or their ability to get or keep a job. It’s not just your working years that your credit health matters. Even in retirement, your score could impact your options, so it’s important that you make it an ongoing priority. There will be lots of practical and easy-to-apply tips in this session. Don’t miss out.

Join Stephanie Holmes-Winton for a 30-minute Money Monday on September 22, 2025 at 10am. We encourage you to send your questions ahead of time to get the most from the session by emailing ttf@ibew37.com or submitting them upon registration. Live questions will also be answered.

## How to build a tax-efficient nest egg

#### October 27, 2025 at 10am

No one likes to pay taxes and some tax liabilities cannot be managed. But when it comes to your financial nest egg, taxes can impact how much you’ll keep of the money you put away for the future. At most ages and stages of life, you can make adjustments to your assets to create more tax-efficient options for your future.

Join Stephanie Holmes-Winton for a 30-minute Money Monday on October 27, 2025 at 10am. We encourage you to send your questions ahead of time to get the most from the session by emailing ttf@ibew37.com or submitting them upon registration. Live questions will also be answered.

## How to enjoy the holidays without creating new debt

#### November 24, 2025 at 10am

The holiday season will soon be in full swing, and there is no time like the present to ensure you keep holiday spending within your budget so you’re not inadvertently delaying other financial goals. Make the most of your money by tuning in to this session so you can immediately take away actionable ideas.

Join Stephanie Holmes-Winton for a 30-minute Money Monday on November 24, 2025 at 10am. We encourage you to send your questions ahead of time to get the most from the session by emailing ttf@ibew37.com or submitting them upon registration. Live questions will also be answered.