

FREE Financial Planning Workshops at Pembina Place!

Through a collaborative partnership with **MW Financial**, Community Services is offering 4 free workshops on common financial topics. Whether you're just starting out or planning for retirement, these sessions will give you the tools and confidence to make informed decisions about your money.

**October 9
6:00-8:00pm**

From Saving to Sold: Mastering the First-Time Buyer Advantage

Discover how to make homeownership a reality! You'll learn about the First-Time Home Buyers Account, RRSP Home Buyer Program, CMHC down payment assistance, and how TFSA's can support your savings goals.



**November 6
6:00-8:00pm**

Money Moves That Matter: Renting, Budgeting & Building Wealth

Stretching dollars when renting - weighing pros and cons of purchases vs. delay (which seems obvious but doesn't always work). Time Value of money, and how \$50.00 a paycheck can very easily build into well over a million. Responsible Credit Use, budgeting 101, etc.



**December 11
6:00-8:00pm**

The Golden Game Plan: Win Retirement Before It Starts

Retirement Prep - Pensions, RRSPs vs. TFSA's, home equity, government benefits vs. own savings, maximizing OAS, delaying CPP vs. taking it early, how much do you need to maintain your lifestyle, spending more in early retirement, the unhappy concept of estate planning, spousal RRSPs, etc.



**January 8
6:00-8:00pm**

Retired, Not Expired: Mastering Your Money After Work

In retirement - budgeting, resources, reverse mortgages for home owners, benefits of drawing from RRIFs vs. TFSA's for expenses, Life Insurance withdrawals. Going back to work and impacts to OAS.



To register for any of these **FREE** sessions, scan the **QR code (Perfect Minds)** or visit the Community Services Office at Pembina Place (2nd floor, 4944-53 Street) to fill out a registration form.



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If you have any questions, please call 780-942-4101. For more programs and events, visit <https://redwater.ca/p/events-programs>