



# Raising Financially Savvy Families:

## Building Knowledge & Generational Wealth

Presented by Tanisha Matthews

TLM & CO  
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# Hi, I'm Tanisha!

Personal Finance Educator, Speaker & Entrepreneur with 17+ years in financial services.

Founder of TLM & Co. Consulting Inc. – a boutique firm creating personalized financial strategies.

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# Smart Money Habits Start at Home

Raising financially savvy families starts with educating and empowering parents, equipping them with tools and confidence to guide children, shift generational patterns and build lasting wealth together.

Canada remains among the more expensive countries to live in globally. Given this, Canadian families must adopt effective budgeting strategies and financial literacy to navigate the high cost of living. Workshops focusing on financial education can empower parents and children to make informed financial decisions, fostering resilience and long-term economic well-being.







# Welcome & What to Expect



Equip you with financial knowledge you may not have received growing up



Empower you to teach your children smart money habits



Provide simple tools to help build generational wealth



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# Why It Matters

- Many of us are learning as we go
- Your habits shape your family's future
- Every small step counts

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# Shifting Financial Mindsets

From survival to strategy

From secrecy to openness

From money stress to  
money confidence

Grow your mindset to  
grow your money



# Family Money Conversations

- Normalize money talks at home
- Talk openly about budgeting, saving, giving, and spending.
- Model financial confidence and transparency.
- Use everyday moments as teaching opportunities
- Keep it age-appropriate and honest
- Share your journey (the wins and lessons)







# Short and long-term financial planning

- Set goals as a family: homeownership, vacations, education
- Get kids involved in tracking and planning
- Use visual tools: trackers, jars
- Celebrate small wins together



# Smart Budgeting & Saving

- 3-Jar System: Save, Spend, Give
- Practice budgeting together (groceries, school supplies)
- Teach kids to plan for purchases
- Introduce tools: envelopes, notebooks, simple apps



# Debt & Credit Basics

Explain borrowing: pay  
back with interest

Good debt vs. bad debt

Introduce credit score  
basics

Model healthy credit  
habits



# Leading by Example

- Kids learn more from what you do than what you say
- Share your values and habits openly
- Let them be part of financial decisions
- Teach them it's okay to learn and grow







# Teen Hustles & Practical Skills.

- Great side hustles: tutoring, babysitting
- Builds work ethic, confidence, and money skills
- Let them manage and plan their earnings





# Long-Term Wealth Building



Teach savings, investing,  
and assets early



Wealth is more than  
income—it's what you  
keep and grow



Shift from short-term  
spending to long-term  
building





# Action Steps for Parents

## Step One

Model one money habit this week

## Step Two

Start a financial conversation at home

## Step Three

Set a shared goal with your child

## Step Four

Download the free resource guide



# Resources for Financial Empowerment

## Equifax Canada

Access your credit report and monitor your credit score.

Website: [www.consumer.equifax.ca](http://www.consumer.equifax.ca)

## TransUnion Canada

Check your credit report, dispute errors, and track your credit health.

Website: [www.transunion.ca](http://www.transunion.ca)

## GetSmarterAboutMoney.ca

Free, trusted financial tools and resources from the Ontario Securities Commission.

Website: [www.getsmarteraboutmoney.ca](http://www.getsmarteraboutmoney.ca)

## Financial Consumer Agency of Canada (FCAC)

Government resources to help Canadians manage money, credit, and debt.

Website: [www.canada.ca/en/financial-consumer-agency.html](http://www.canada.ca/en/financial-consumer-agency.html)



# Final Thoughts & Encouragement

- Progress, not perfection
- Your effort today shapes their tomorrow
- You're not just managing money—you're building a legacy



# Thank You

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Booking inquiries welcome

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