



Raising Financially Savvy Families:

Building Knowledge & Generational Wealth

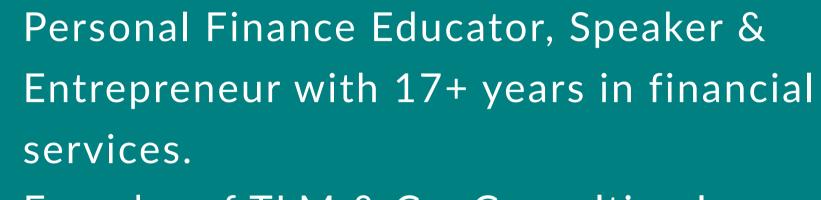
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Founder of TLM & Co. Consulting Inc. – a boutique firm creating personalized financial strategies.





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.

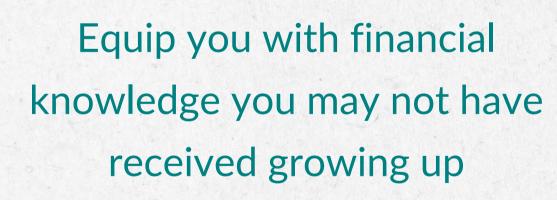
Canada remains among the more expensive countries to live in globally. Given this, Canadian families must adopt effective budgeting strategies and financial literacy to navigate the high cost of living. Workshops focusing on financial education can empower parents and children to make informed financial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







Welcome & What to Expect



Empower you to teach your children smart money habits

Provide simple tools to help build generational wealth







Why It Matters

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





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







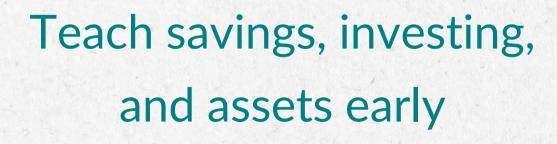
Teen Hustles & Practical Skills.

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









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

TransUnion Canada

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

Website: www.transunion.ca

GetSmarterAboutMoney.ca

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

Website: <u>www.getsmarteraboutmoney.ca</u>

Financial Consumer Agency of Canada (FCAC)

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

Website: www.canada.ca/en/financial-consumeragency.html



Final Thoughts & Encouragement

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



