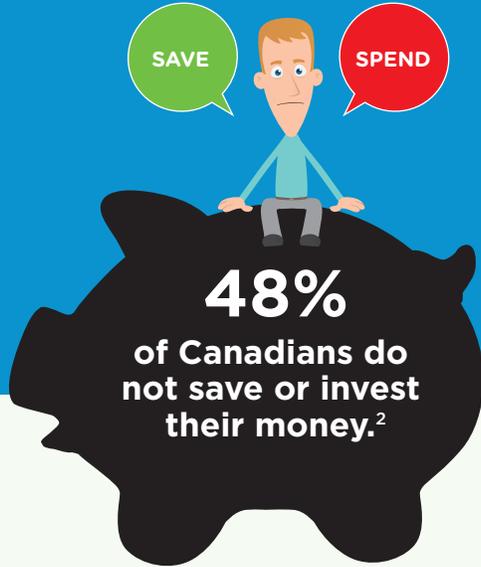


PROBLEM

CONTRIBUTING FACTORS

BREAKING BARRIERS



Savings and the art of avoidance

In a recent survey,¹ Investor Education Fund (IEF) asked Canadians from four different income brackets why they feel they can't save on a regular basis.

THERE'S NEVER ENOUGH
On average, 48% of Canadians felt they didn't make enough money to save.



Did you know?
Even those who make \$100,000+ feel they lack income!

TOO MUCH DEBT
Debt is considered a large barrier to saving across ALL income brackets.

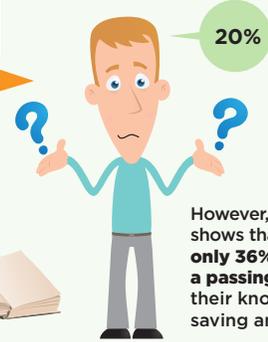
SURPRISE!



NO TIME TO SAVE?
Only 12% of Canadians say that lack of time is an obstacle to saving or investing.



MORE CONFIDENCE THAN KNOWLEDGE
Only 20% of Canadians say that lack of financial knowledge is an obstacle to saving or investing.



However, IEF research shows that in Ontario **only 36% achieve a passing grade** on their knowledge of saving and investing.³

CHANGE YOUR HABITS
Here are 3 Universal Money Truths that can help change your savings state of mind:

The 8 Universal Truths about your money apply to Canadians across all income brackets.⁴

UNIVERSAL TRUTH ABOUT YOUR MONEY #3 Know your cash flow.

Find more ways to save more every day by using a **budget worksheet.**⁵

UNIVERSAL TRUTH ABOUT YOUR MONEY #6 Be a saver, not a borrower.

Set your debt payment priorities and start saving faster with the **pay off credit card and debt calculator.**⁵

UNIVERSAL TRUTH ABOUT YOUR MONEY #8 The sooner you start saving, the better off you will be.

Invest as little as \$5/day for 20 years at 5% and **earn more than \$25,000 in interest.**⁶

¹Investor Education Fund omnibus survey conducted by Ipsos Reid from August 7 to 13, 2012.
²Investor Education Fund omnibus survey question regarding respondents' own finances, retirement, children's education and big ticket items, conducted by Ipsos Reid from August 7 to 13, 2012.
³Investor Education Fund. "Benchmarking Investor Knowledge survey." November 2012.
⁴Visit GetSmarterAboutMoney.ca to see all 8 Universal Truths about your money: <http://www.getsmarteraboutmoney.ca/en/life-events/the-universal-truths/Pages/default.aspx#>
⁵Visit GetSmarterAboutMoney.ca's calculators section to check out these tools and more.
⁶Based on using the compound interest calculator from GetSmarterAboutMoney.ca.