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The RBC Wealth Management Financial Literacy Program

Building sound financial management skills

RBC Wealth Management recognizes the importance of financial literacy for every member of your family. Formal financial education — combined with sound advice and practical experience — can help set the stage for a lifetime of informed and confident financial decision-making.

Financial education for everyone

When it comes to financial education, it's never too late, or too early, to start. Whether it's understanding the basics of earning and saving; budgeting, banking and credit; income tax; registered accounts; or the benefits of investing and wealth planning, all members of your family can benefit from building their financial knowledge and skills.

Do you (or your spouse) always take the lead with managing family finances? Consider the importance of ensuring both of you have some experience and awareness — a time may come when one of you will be making major financial decisions on your own.

Have you (or your family members) recently entered a new financial stage in life? There may be an opportunity to better understand investing and wealth planning strategies.

Do you have children or grandchildren who are teens or young adults? Engaging subject matter experts to help them build their knowledge and money management skills can offer many benefits over the long term.

Whether you're well into your retirement years, you have adult children building their wealth, or you have grandchildren just starting to earn and save, financial education at all life stages can help create peace of mind and well-being.

How our financial literacy program can help

With a focus on the needs of multi-generational families, the RBC Wealth Management Financial Literacy Program is designed to provide learning resources and tools to help build confidence through knowledge. Guided by RBC advisors and their teams, the program covers four main areas and includes 20 modules.

A comprehensive 20-module learning program

Earnings and savings

1. **Budgeting money:** Managing income, saving and expenses
2. **Income and taxation:** Sources of income and how income is taxed in Canada
3. **Banking services:** Bank accounts, fees and digital services
4. **Interest:** How interest works for the borrower and the lender, simple and compound interest
5. **Credit:** Managing credit, building and maintaining credit score, types of credit, and mortgages.
6. **Account types:** Registered and non-registered investment accounts

Wealth planning basics

7. **Planning benefits:** The planning process and overall benefits of wealth planning
8. **Wealth stage plans:** Planning for where you're at in life
9. **Financial documentation:** Common documents in banking, investing and wealth planning

Investing

10. **Asset classes:** An introduction to investing, bonds, stocks and inflation
11. **Markets and investment vehicles:** Money markets, capital markets, investment funds
12. **Risk and diversification:** Types of investment risk and strategies to manage investment risk
13. **Risk profiles:** Understanding time horizon, risk tolerance and risk capacity
14. **Building a portfolio:** Investor discovery, policy statement, implementation and review
15. **Understanding fees:** Investment fees and how they may affect you

Advanced planning

16. **Wills and estates:** The importance of planning and documentation
17. **Insurance:** Understanding risk and mitigating risk with insurance
18. **Charitable giving:** Considering values and ways to support causes that are important to you
19. **Trusts:** Types of trusts, purposes and benefits
20. **Wealth transfer:** Planning for passing wealth to the next generation

If you or someone you know are interested in finding out more about our financial literacy program, contact us today.

In addition to the RBC Wealth Management Financial Literacy Program, RBC offers the following resources to support and encourage financial literacy.

- **Mydoh:** Created by RBCx, this is a money management app and Smart Cash Card that allows children to gain real-life money experience by practising how to earn, save and spend their own money.
- **McGill Personal Finance Essentials:** Co-created with RBC Future Launch, this is a free, self-directed, online learning program available to anyone interested in improving their financial knowledge.
- **RBC My Money Matters:** This is an online destination for articles, videos and resources to support financial well-being, build confidence and reach life goals.