



SMART MONEY FOR A CHANGING WORLD

How Young Adults Can Save, Adapt, and Thrive in an Uncertain Economy



SAVE TODAY



ADAPT WISELY



THRIVE TOMORROW



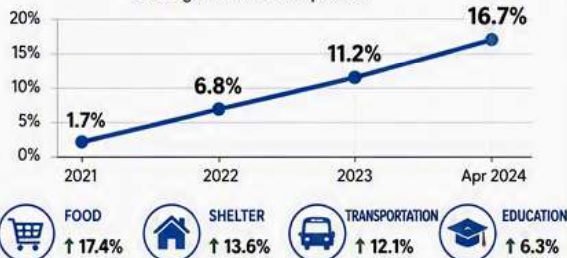
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THE CHANGING ECONOMY

Today's financial landscape is shaped by inflation, global events, and rapid technological changes. Young adults face higher costs for food, housing, transportation, and education while also navigating a workforce transformed by artificial intelligence. These factors make saving money more challenging but also more important than ever.

CANADIAN CONSUMER PRICE INDEX (CPI)

% change from 2021 to Apr 2024



STATISTIC

"Canadian consumer prices have risen significantly since 2021, increasing everyday living costs for households."

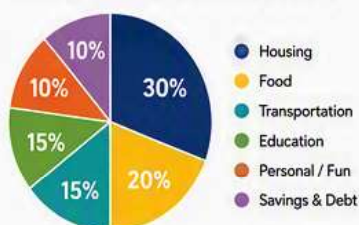
— Statistics Canada
(CPI, Apr 2024)

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RIISING COSTS, SMARTER CHOICES

Inflation has changed how many young adults spend and save. To stretch money further, students compare prices, use discounts, create budgets, meal plan, and prioritize needs over wants. Small habits such as tracking expenses and reducing impulse purchases can free up money for savings.

SAMPLE STUDENT MONTHLY BUDGET



SMART SPENDING HABITS

- Compare prices & use discounts
- Create a budget & stick to it
- Meal plan & avoid food waste
- Track expenses daily
- Limit impulse purchases



KEY TAKEAWAY

Save consistently, even if it's a small amount.



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GLOBAL EVENTS & FINANCIAL RESILIENCE

Global events such as supply chain disruptions, economic uncertainty, and international conflicts can increase the prices of everyday goods. Financial resilience means being prepared for unexpected challenges through emergency savings, adaptable budgeting, and staying informed about economic trends.

HOW GLOBAL EVENTS IMPACT YOU



EMERGENCY FUND GOAL

Save 3–6 months of essential expenses to prepare for the unexpected.



BUILD FINANCIAL RESILIENCE

- Build an emergency fund
- Diversify income sources
- Review & adjust your budget
- Stay informed, not alarmed



STATISTIC

39%

of Canadians worry about affording an unexpected expense of \$500.

— Bank of Canada
(2023 Financial System Review)

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AI & THE FUTURE OF MONEY

Artificial intelligence can help young adults budget, compare prices, learn financial concepts, and improve decision-making. However, AI also highlights the need for critical thinking, digital literacy, and financial education. As technology evolves, the most valuable skills will include problem-solving, adaptability, and long-term planning.

AI CAN HELP YOU



- Budget & track spending
- Compare prices & find deals
- Learn & understand financial concepts
- Set goals & get smart reminders

PREPARE FOR THE FUTURE



- Develop in-demand skills
- Embrace technology responsibly
- Think critically
- Plan for long-term goals



KEY TAKEAWAY

Use AI as a tool, not a substitute for informed financial decisions.



MY SMART MONEY MINDSET

Smart money means balancing today's priorities with tomorrow's goals. One of the best financial habits is paying yourself first by automatically saving a portion of every paycheck, scholarship, or gift. Consistent saving builds security, independence, and opportunities for the future.



“

Financial success isn't about how much money you make—it's about making informed choices with the money you have.

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STATISTICS CANADA

Table 18-10-0004-01 Consumer Price Index (CPI)
<https://www150.statcan.gc.ca>



BANK OF CANADA

2023 Financial System Review
<https://www.bankofcanada.ca>



FINANCIAL CONSUMER AGENCY OF CANADA

Financial Literacy Resources
<https://www.canada.ca/en/financial-consumer-agency>