



LAUNCH KIT

# LIFE + MONEY after school

*Inside: tools, tips, and support for life after school — from budgeting to borrowing and everything in between.*



## Before You Begin

The information in this Launch Kit is for general guidance and educational purposes only.

It's not personalized financial advice, and it's not meant to replace the kind of recommendations you'd receive from a qualified financial professional.

Your goals, needs, and circumstances are unique—so your financial guidance should be, too.

Before making any major money decisions, we strongly encourage you to connect with one of our team members.

We're here to help.

Have questions? Not sure where to start? Need a second opinion?

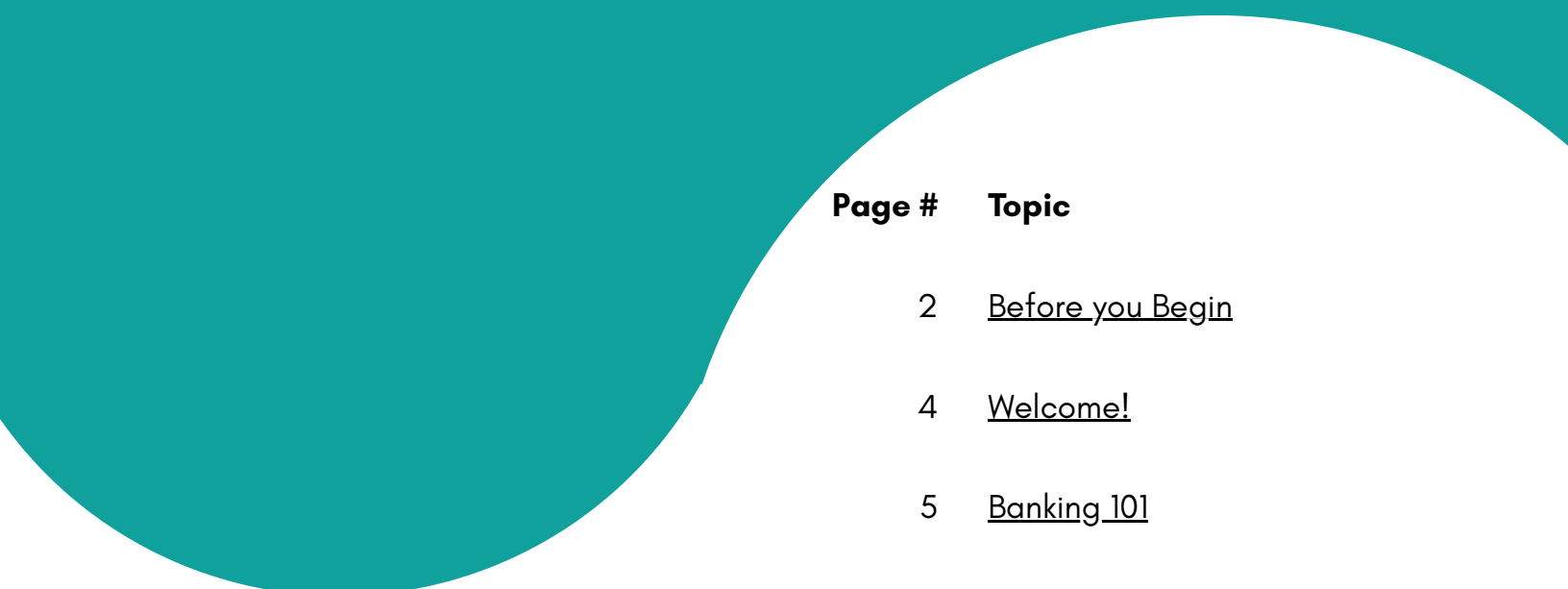
Let's talk—no pressure, just support.

📞 Call us: 1-306-845-2105

✉ Email: [info@turtlefordcu.ca](mailto:info@turtlefordcu.ca)


🏠 Visit: 208 Main Street, Turtleford, SK

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## Welcome!

This Launch Kit was created to help you prepare for what's next—whether you're finishing high school, thinking about it, or just getting a head start on the future.

Inside, you'll find friendly, easy-to-follow information and tips on everything from budgeting to borrowing, saving, banking, and more.

## It's not about being perfect—it's about being prepared.

We know that everyone's journey looks a little different.

Some people head straight to college or university, others start working, travel, take a break, or figure things out along the way.

No matter your path, this kit is here to help you feel more confident and in control when it comes to money and major life moves.

And remember—

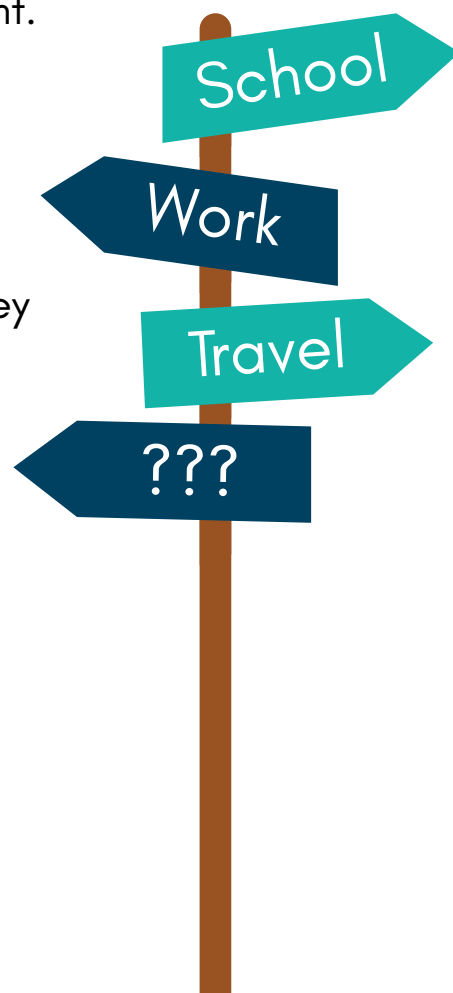
**You're not in this alone.**

At Turtleford Credit Union, we're here with support, answers, and real talk.

No pressure.

Just people who care about helping you succeed.

**Let's get started.**



## The Basics You Need to Know

Whether you're opening your first account or just want to feel more confident with money, here's a quick guide to everyday banking terms.



### **Chequing Account**

This is your everyday account. Use it to deposit paycheques, pay bills, send e-transfers, or tap your debit card.

Think of it as your “spending” account.



### **Savings Account**

Designed to help you set money aside for the future. It typically earns a bit of interest—but it's not meant for daily transactions.

Use it to save for emergencies, big purchases, or school.



### **E-Transfer**

Send or receive money by email or phone number—no need for cash or cheques.

Tip: Setting up auto deposit is an easy way to receive funds!



### **Direct Deposit**

A safe way to get paid. Your employer deposits your paycheck straight into your account—no need to go to the branch.



### **In-Branch vs. Online Banking**

You can visit us in person at Turtleford CU, but most transactions can also be done online or through our mobile app—like checking balances, paying bills, or transferring money.



### **Debit vs. Credit Card**

Debit Card: Money comes right out of your account. No borrowing.

Credit Card: You're borrowing money to pay later. Use wisely—it affects your credit score!



### **White Label ATM**

These are privately owned ATMs, often found in gas stations or convenience stores.

Heads up: They usually charge extra fees that don't go to your credit union.

Tip: Stick to ding free® credit union ATMs to avoid those fees. (Use the ATM locator in your app!)



### **Interac Flash (Tap)**

A quick way to pay using your debit card without entering your PIN—for small everyday purchases.



### **PIN & Password Safety**

Never share your banking PIN or login info with anyone—even friends. Your account = your responsibility.



## What You Need to Know Before You Borrow

Borrowing can be a smart way to reach your goals—whether it’s paying for school, buying a car, or building your credit history. But it’s important to understand how it works (and how to avoid getting in over your head).

### What Is Borrowing?

When you borrow money (through a credit card, student loan, or personal loan), you’re agreeing to pay it back—plus interest—over time.

### Key Terms to Know

TERM	WHAT IT MEANS
Principal	The amount of money you borrow
Interest	The cost of borrowing—charged as a % of the principal
Term	How long you have to repay the loan
Payment	The amount you repay (usually monthly)
Credit Score	A number that helps to show how responsible you are with borrowing
Co-Signor	Someone who agrees to repay the loan if you can’t (usually a parent/guardian)
Secured vs. Unsecured	A <i>secured</i> loan uses something (like a vehicle) as collateral; <i>unsecured</i> doesn’t



## How Do I Know If I Can Afford to Borrow?

Before taking out a loan or credit card, ask yourself:

- Can I afford the monthly payments?
- Do I know how much interest I'll pay over time?
- What happens if my income changes or I miss a payment?

### Common Types of Borrowing for Students & Grads



#### **Student Loan**

Helps cover the cost of tuition, books, and living expenses. Repayment usually starts after you're done school.



#### **Credit Card**

Good for building credit—but only if you pay it off in full each month. Don't carry a balance unless you absolutely have to.



#### **Car Loan**

Helps finance a vehicle. Usually a fixed monthly payment over 2-5 years. A down payment can lower your costs.



#### **Line of Credit**

Flexible borrowing with no set payments—great for emergencies or part-time students. Interest applies only on the amount you use.

### What to Watch Out For



- High interest rates (especially on credit cards or payday loans)
- Missed payments, which hurt your credit score
- Only paying the minimum, which keeps you in debt longer
- Borrowing for wants instead of needs

### How We Can Help

At Turtleford Credit Union, we'll explain all your options and make sure you understand what you're signing up for—before you borrow. Our goal is to set you up for success, not stress.

## Canada Student Loans

If you're heading to college or university, you might qualify for a Canada Student Loan—a low-interest government loan designed to help you cover tuition, books, and living costs. You may also be eligible for non-repayable grants based on your financial need.



### Quick Facts:

- You apply once through your province or territory.
- You're automatically assessed for both grants and loans.
- You must re-apply each year you need funding.



### Who Can Apply?

To be eligible, you must:

- Be a Canadian citizen, permanent resident, or protected person
- Be enrolled in a program at a designated post-secondary school (minimum 12 weeks)
- Take at least 60% of a full course load (40% for students with disabilities)
- Demonstrate financial need
- Note: Quebec, Nunavut, and Northwest Territories have their own student loan programs.



### How Much Can I Get?

Loan amounts vary depending on:

- Tuition and school costs
- Living expenses
- Income, savings, or family contributions



### Repayment Starts After School

- You don't start repaying your Canada Student Loan until 6 months after you leave school—but interest may start accruing right away.

Information source May 2025: [csnpe-nslsc.canada.ca/en/how-to-apply](https://csnpe-nslsc.canada.ca/en/how-to-apply)

Learn more about Student Loan changes: [csnpe-nslsc.canada.ca/en/what-is-new](https://csnpe-nslsc.canada.ca/en/what-is-new)





## Turtleford Credit Union Student Loans

As you plan for your future, we want to make sure that finances don't stand in the way of your goals. That's why we offer a Secondary Education Loan Program—designed to help grads move forward with confidence.



### Who Can Apply?

To be eligible for a student loan, you must:

- Be accepted and enrolled in an accredited post-secondary program
- Be registered in at least 60% of a full course load
- Provide proof of enrollment for each year you're in school



### How Much Can I Borrow?

- You can apply for up to \$40,000 total in student loan funding
- Each year, you can request between \$500 and \$10,000
- Only one education loan is allowed per student



### Interest Rate & Payments

- This is a floating-rate loan, which means your interest rate may change over time depending on the market
- Interest-only payments are required at least once a year (monthly, quarterly, or semi-annually—you choose what works best)
- There are no penalties for paying more or early



### When Do I Start Repaying the Loan?

- Once you're no longer a full-time student, we'll work with you to set up a monthly repayment plan
- You'll have up to 6 months to get started
- The maximum repayment period is 15 years



### Do I Need a Co-Signer or Security?

Yes, to make sure everything's secure:

- You'll sign a promissory note, and a parent, guardian, or trusted adult will need to co-sign
- The co-signer must show proof of income and have a good credit history
- In some cases, we may require additional security based on your situation



## Start Small. Dream Big. Build Your Future.

Saving and investing might sound like things you'll do "someday"—but starting now (even with small amounts!) can make a big difference later. Here's how to get started.

### What's the Difference?

Term	What It Means
Saving	Putting money aside for short-term goals or emergencies
Investing	Putting your money into something that can grow over time—like a <b>term deposit (GIC)</b> , mutual fund, or other investment. It may earn higher returns than a savings account, but depending on the investment type, it can also involve more risk or time commitment.

### Saving: Your First Financial Safety Net

Saving helps you feel in control. Whether it's \$5 a week or a few hundred from a summer job, it adds up fast.



#### Start With:

- Emergency Fund
- Try to save enough to cover one month of basic expenses. This helps with car repairs, broken phones, or job gaps.
- Short-Term Goals
- Saving for a laptop, moving costs, or a weekend trip? Use a savings account to track each goal separately.



#### Tools to Help:

- High-interest savings account (your money grows a bit over time)
- Automatic transfers so you save without thinking
- Goal tracker app or budget worksheet – [like this one](#)



## Investing: Grow Your Wealth Over Time

Investing is for your future self—buying a home, starting a business, or retiring one day. It's not about “getting rich quick,” but building long-term stability.



### Common Types for Beginners:

- RRSP (Registered Retirement Savings Plan)  
Save for retirement—plus get tax benefits now.
- TFSA (Tax-Free Savings Account)  
A flexible account that can hold savings or investments and lets your money grow tax-free.



### A Few Important Notes:

- Investments can go up and down in value—that's normal.
- The earlier you start, the more time your money has to grow.
- You don't need thousands to begin



## Not Sure Where to Start? That's What We're Here For.

We'll help you figure out what fits your life right now—and build a plan for what's next.

No pressure, just clear advice



## Turn Ideas into Action (and Success!)

Whether it's saving for a laptop, planning a trip, or buying your first car—setting goals gives you direction. When you break big dreams into small steps, it becomes way easier to actually get there.

### What Is Goal Setting?

Goal setting is simply identifying something you want to achieve—then making a plan to make it happen.

That might be:

- Saving \$300 for textbooks
- Paying off your student loan
- Building a \$1,000 emergency fund
- Moving into your own place
- Starting a business

Without a goal, it's easy to feel like your money just disappears. With a goal, you give your money a purpose.

### Types of Goals: Short, Medium, and Long-Term



Type of Goal	Examples	Timeline
Short-Term	Saving for a phone, rent deposit	0–6 months
Medium-Term	Paying off a credit card, buying a used car	6 months–3 years
Long-Term	Buying a home, building retirement savings	3+ years

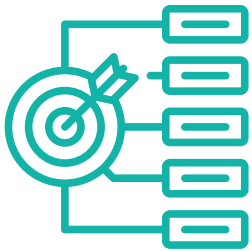
You can have more than one type of goal at the same time—just plan for each!



## Why Goal Setting Helps

- Gives you clarity – You know what you’re working toward
- Helps with budgeting – You’ll start making intentional choices
- Keeps you motivated – Especially when things feel tight
- Reduces stress – You’re in control, not your money

### How to Set a Goal (The SMART Way)



Make your goals:

- **S**pecific: “Save \$500 for a laptop” instead of “save money”
- **M**easurable: You can track your progress
- **A**chievable: It’s realistic for your situation
- **R**elevant: It matters to you
- **T**ime-bound: You give yourself a deadline

Example:

“I want to save \$200 in the next 3 months for a student conference. I’ll set aside \$70 from each paycheck.”



#### Tips to Stay on Track

- Write your goals down (or use a goal tracker app)
- Break big goals into smaller monthly or weekly steps
- Celebrate progress—even small wins matter!
- Set reminders and check in once a month

## Need help setting a financial goal?

We can help you build a realistic plan —whether it’s saving, borrowing, or budgeting for something important.

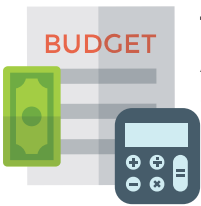




## Money Tips for Students

### Smart Habits for a Strong Financial Start

Heading off to college or university? It's exciting, overwhelming—and a big step into financial adulthood. Whether you're moving out for the first time or juggling classes and a part-time job, building good money habits now will set you up for success long after graduation. Here are some smart, doable tips to help you manage your finances during school:



#### 1. Create a Budget (and Stick to It)

A budget is your financial GPS—it helps you know where your money is going and avoid unnecessary stress.

- Track your income – scholarships, part-time jobs, family support, student loans
- List your expenses – rent, tuition, groceries, transit, textbooks, phone, fun
- Set limits – assign realistic spending amounts for each category
- Check in regularly – adjust as your expenses or income change

*Tip: There are great apps (or even spreadsheets) that can help you keep it simple and visual. [Like this one!](#)*



#### 2. Minimize Student Loan Debt

Student loans are helpful—but you don't want them to follow you around for years.

- Apply for grants and scholarships (they don't have to be repaid!)
- Look for a part-time job that fits your schedule
- Try saving a small amount toward your loan while still in school—every bit helps
- Only borrow what you truly need, not the maximum offered

*Tip: Set up automatic transfers to savings so you're ready for repayment.*



#### 3. Live Frugally, Not Cheaply

Smart spending doesn't mean zero fun—it just means choosing where your money goes.

- Buy used when possible (textbooks, gear, furniture)
- Share costs with roommates (groceries, cleaning supplies)
- Cook at home – even simple meals save tons over takeout
- Watch for student discounts – many places offer deals with student ID

*Tip: Every dollar saved now is a step toward future freedom.*



## Money Tips for Students

### Smart Habits for a Strong Financial Start, continued



#### 4. Prioritize What Matters

When funds are tight (and they often are), make sure your basics are covered first:

- Tuition
- Rent and utilities
- Groceries and transportation
- Emergency savings (even small amounts!)

*Tip: Once those are covered, budget for entertainment or extras. If there's nothing left, look for ways to increase income—freelancing, tutoring, or selling items you no longer use.*



#### 5. Start Building Credit (Responsibly)

Good credit matters. It can help you qualify for future loans, rental applications—even some jobs.

- Consider a credit card
- Use it for small purchases (like groceries or gas) and always pay in full and on time

*Tip: Never spend more than you can pay off—it's credit building, not debt building.*



#### 6. Use Campus Resources

Don't go it alone—your school likely has free tools to help you out.

- Financial literacy workshops
- Academic and career advisors
- Job boards and internship listings
- Counselling services if money stress feels overwhelming

*Tip: Asking for help is a smart move—not a sign of failure.*

### Bottom Line:

Post-secondary schooling is about more than lectures and exams—it's also where you build real-world life skills. Learning how to manage money now can lead to years of financial confidence later.

# Moving Out for the First Time? Here's What to Know Before You Go



Leaving home is a big step—and an exciting one! Whether you're heading off to school, starting a job, or just carving out your own space, here are some smart things to think about before (and after) you get the keys.



## 1. Know Your Budget

Before you sign a lease, figure out how much you can realistically afford. Include:

- Rent + utilities (heat, water, power)
- Groceries
- Transportation (bus pass, car insurance, gas)
- Cell phone & internet
- Entertainment & takeout
- Emergency savings
- Unexpected costs (hello, broken toaster)

*Tip: Leave a little wiggle room—everything costs more than you think.*

*Bonus Tip: [This Budget Spreadsheet](#) can help you figure it out.*

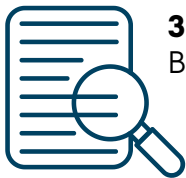


## 2. What You'll Need

Moving out isn't just rent—it's dishes, garbage bags, and dish soap too! Some basics to budget for:

- Furniture: bed, table, desk, chair
- Kitchen supplies: pots, pans, plates, cutlery, food containers
- Bathroom: towels, shower curtain, cleaning supplies
- Pantry staples: salt, sugar, coffee, pasta, peanut butter
- First aid kit + medications

*Tip: Start collecting hand-me-downs early—your future self will thank you.*



## 3. Read the Fine Print

Before signing a lease, check:

- How long is the agreement?
- What's included (heat, water, internet)?
- Is there a damage deposit?
- Are roommates on the lease too?
- What are the rules about guests, smoking, or pets?

*Tip: Always get a copy of your signed lease—and read it all.*



# Moving Out for the First Time? Here's What to Know Before You Go



## 4. Build Good Habits Early

Set yourself up for success with these tips:

- Pay your bills on time (rent, phone, internet)
- Clean regularly—especially shared spaces
- Learn how to cook a few basic meals
- Keep emergency cash or savings available
- Make a monthly budget and track your spending

*Tip: Adulting is easier with a plan—and practice.*



## 5. Protect Your Stuff

- Look into tenant insurance—it's often required and usually inexpensive. It covers your belongings in case of fire, theft, or water damage.

*Tip: Take photos of your space when you move in (just in case).*

## Need help money planning for your move?

We're here for you—with guidance, budgeting tools, and friendly support.





## Leasing or Buying a Vehicle. Which Option Is Right for You?

Thinking about getting your own set of wheels? Whether it's to get to work, school, or just out and about, choosing between leasing and buying a vehicle is a big decision—and it can be confusing. Let's break it down so you can choose what works best for your life and your wallet.

### Leasing a Vehicle: What You Need to Know

Leasing is like renting a car for a few years. You pay a set monthly amount and return the vehicle at the end of the lease term.



#### Pros:

- Lower monthly payments
- Drive a newer car with the latest features
- Fewer repair worries—most leases cover the warranty period
- No need to worry about selling later

#### Cons:

- You don't own the vehicle
- You must stick to a mileage limit (extra fees if you go over)
- Charges for wear and tear may apply
- You'll need a new lease (or to buy) once the term ends

*Good for: Short-term needs, predictable driving, and those who like new vehicles every few years.*

### Buying a Vehicle: What You Need to Know

Buying means you either pay cash or finance the vehicle with a loan. Once it's paid off, it's yours—free and clear.



#### Pros:

- You own the vehicle—adds value to your net worth
- No mileage restrictions
- You can sell or trade it in anytime
- Customize it however you want

#### Cons:

- Monthly payments are usually higher than leasing
- Repair costs increase as the car ages
- The value depreciates quickly (especially in the first few years)

*Good for: Long-term value, higher usage, and those who want to build equity in their car.*



## Leasing or Buying a Vehicle. Which Option Is Right for You?

### Things to Consider Before You Decide:

Question	Ask Yourself...
How much do I drive?	Over 20,000 km a year? Buying might be better.
What's my monthly budget?	Leasing often has lower monthly payments.
Do I want to keep the vehicle?	Buying is better if you'll drive it long-term.
Do I like new vehicles often?	Leasing offers the flexibility to upgrade sooner.
Can I handle surprise repairs?	Leasing covers more early-on; buying may need a repair fund.



### Not Sure What's Right for You?

We can help you explore financing options, compare costs, and even pre-approve you for a loan\*—so you can shop with confidence and avoid surprise fees or overspending.

\*on approved credit, conditions apply



## Handle Life's Curveballs with Confidence

Let's be real: managing money today isn't easy. Rent, tuition, groceries, bills—it all adds up fast. And on top of that, we're told to save for emergencies, pay off debt, and plan for the future. It's a lot.

But here's the good news: financial resilience isn't about being perfect.

It's about being prepared.

Even small, consistent steps can make a huge difference—and help you feel more in control, no matter what life throws your way.

Here are four strategies to help you build financial resilience, starting now:



### 1. Tackle Debt with a Plan

Debt can be stressful—but ignoring it won't make it go away. Start with:

- List it all out. Include credit cards, student loans, bills—anything you owe.
- Pick a strategy. Try:
  - Snowball method: Pay off the smallest balance first to build momentum
  - Avalanche method: Pay off the highest-interest debt first to save money over time
- Use extra cash wisely. Put tax refunds, birthday money, or side income toward your top-priority debt.

*Tip: Even paying a little extra each month adds up.*



### 2. Build an Emergency Fund (Yes, You Can!)

An emergency fund gives you breathing room when the unexpected happens—like car trouble, job changes, or a phone that suddenly stops working.

- Start small. Even \$10 per payday is a solid start.
- Automate it. Set up a monthly transfer to a separate savings account.
- Goal: Aim for 3–6 months of essential expenses (eventually!).

*Tip: Your future self will thank you.*



## Handle Life's Curveballs with Confidence



### 3. Set Financial Goals

Goals give your money purpose. Whether you're saving for something exciting or just want to feel more in control, a plan helps.

- Short-term goals: Save for a trip, laptop, or course fees
- Medium-term goals: Pay off a credit card or buy a car
- Long-term goals: Buy a home, invest for retirement, start a business

*Tip: Make your goals SMART: Specific, Measurable, Achievable, Relevant, Time-bound. Break big goals into monthly or weekly steps so it's not overwhelming.*



### 4. Don't Forget Self-Care

Financial stress can affect your mental health. That's why building resilience includes looking after you, too.

And no—it doesn't have to cost money:

- Go for a walk or bike ride
- Watch YouTube tutorials and learn a new skill
- Visit local events or free galleries
- Spend time with people who energize you

*Tip: You don't need to spend to recharge. Your peace of mind matters.*

## You've Got This

You don't have to do everything at once. Start with one small step—like checking your spending, setting a savings goal, or reaching out with a question. We're here to support you along the way.



**Protect Yourself.  
Know the Signs.  
Stay Safe.**



You've got goals—and scammers want to get in the way.

Whether it's a fake text, sketchy email, or too-good-to-be-true job offer, scams are becoming harder to spot. But don't worry—we've got your back.

#### **Common Types of Scams to Watch Out For**



##### **Phishing Texts or Emails**

Looks like it's from your credit union or bank, school, or even the government—but it's a fake. It might say your account is locked or your refund is waiting.

**Red flag:** Asks you to click a link or enter personal info like your SIN or bank details.



##### **Fake Job Offers or Scholarships**

You get a message or ad promising easy money—but first, they need your info, a payment, or a "processing fee."

**Red flag:** You're asked to pay upfront or give your SIN or bank info too soon.



##### **"Urgent" Phone Calls**

Someone claims to be from CRA, law enforcement, or a relative in trouble. They pressure you to act fast and pay immediately (often in gift cards or crypto).

**Red flag:** Fear-based language like "You'll be arrested if you don't pay now."



##### **Romance or Online Friend Scams**

You meet someone online. Things move fast—they gain your trust, then ask for help with money or personal info.

**Red flag:** Emotional stories + financial requests = a likely scam.

# Protect Yourself. Know the Signs. Stay Safe.



## How to stay safe



- Don't click links in suspicious texts or emails. Go directly to the official website.
- Never share your banking info, passwords, or SIN unless you're 100% sure who you're dealing with.
- Slow down. Scammers create urgency on purpose—take a breath and double-check.
- Talk to someone you trust. If it feels off, ask us or a parent/friend before responding.
- Enable alerts on your bank account to monitor activity.

## What to Do If You Suspect a Scam



- Stop communicating with the person or organization
- Don't send money or share any more personal details
- Report it to the Canadian Anti-Fraud Centre:  
[www.antifraudcentre-centreantifraude.ca](http://www.antifraudcentre-centreantifraude.ca)
- Don't click links in suspicious texts or emails. Go directly to the official website.
- Never share your banking info, passwords, or SIN unless you're 100% sure who you're dealing with.
- Slow down. Scammers create urgency on purpose—take a breath and double-check.
- Talk to someone you trust. If it feels off, ask us or a parent/friend before responding.
- Enable alerts on your bank account to monitor activity.
- Call us right away if you think your Turtleford Credit Union account is at risk

## We're Here to Help

If something doesn't feel right, don't second-guess yourself. We'd rather you check in than take a risk.

Fraud prevention is part of what we do.





## Feel Prepared. Speak with Confidence. Show Them What You've Got.

Landing a job interview is a big deal—whether it's your first one ever or you've done a few already. A little prep goes a long way toward helping you feel confident, calm, and ready to shine.

### Before the Interview: Get Ready



#### Do Your Research

- Look up the company: What do they do? What do they value?
- Check their website, social media, or news stories
- Learn the role you're applying for: What skills or tasks are involved?



#### Know Your Résumé

- Be ready to talk about any experience you've listed (yes—even your summer job or school project!)
- Think of 2–3 accomplishments you're proud of



#### Plan Your Outfit

- Choose something clean, tidy, and appropriate for the workplace
- When in doubt, go slightly more formal than casual

### Common Interview Questions

Practice answering these out loud:

Question	What They Want to Know
"Tell me about yourself."	A quick intro—not your life story! Highlight school, work, and skills.
"Why do you want to work here?"	Show you know something about the company
"What are your strengths?"	Pick 2–3 qualities that match the job
"Tell me about a time you solved a problem."	Show how you think and take action
"Do you have any questions for us?"	Always say yes—ask about training, company culture, or next steps

*Tip: Use the STAR method for storytelling: Situation, Task, Action, Result.*



**Feel Prepared.  
Speak with Confidence.  
Show Them What You've Got.**



**During the Interview: Be Your Best**



- Arrive 5-10 minutes early (or log in early for virtual interviews)
- Smile, make eye contact, and shake hands if offered
- Take a breath before answering—don't rush
- It's okay to say "Let me think about that" if you need a second

**After the Interview: Follow Up**



Send a short thank-you email:

- Thank them for the opportunity
- Mention something you appreciated about the conversation
- Reinforce your interest in the role

**Bonus Tips**



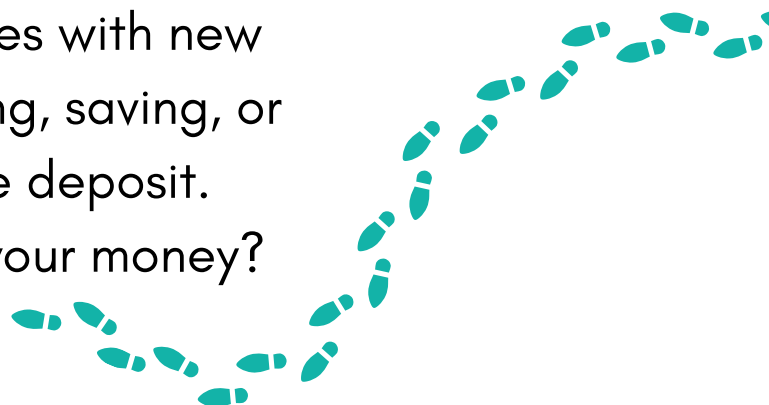
- Practice with a friend or in front of a mirror
- Bring a copy of your résumé—even if they already have it
- Be honest! Don't feel like you need to have all the answers
- You're interviewing them too—see if the role and company feel like a good fit for you

**Need help planning your next step?**

Landing your first job often comes with new financial questions—like budgeting, saving, or setting up your first paycheck deposit.

Want to feel more in control of your money?

We're here to help.






You've reached the end of the Launch Kit—but this is just the beginning of your journey.

Whether you're planning, saving, borrowing, or just learning as you go, remember: you don't have to figure it all out on your own. We're here when you need advice, a second opinion, or a financial game plan that fits your life.

**Your goals. Your choices. Your future.**

And when you're ready—we'll be right here to help you make the most of it.

**Let's keep the conversation going**

 Call us: 1-306-845-2105

 Email: [info@turtlefordcu.ca](mailto:info@turtlefordcu.ca)

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