





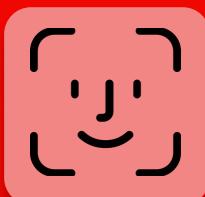
**WELCOME TO
SCOTIA WISE!**



USERNAME

A white, rounded rectangular input field for entering a username.

PASSWORD

A white, rounded rectangular input field for entering a password.



HELLO, SCOTIA

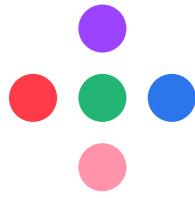
30 ★



DAY STREAK



Complete
Today's
Challenge



Scene+
Rewards



Home



Challenges



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HELLO, SCOTIA

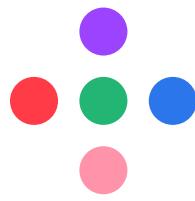
WELCOME TO SCOTIA WISE!

You're richer
than you think.

Let's get wise!



**Complete
Today's
Challenge**



**Scene+
Rewards**



Home



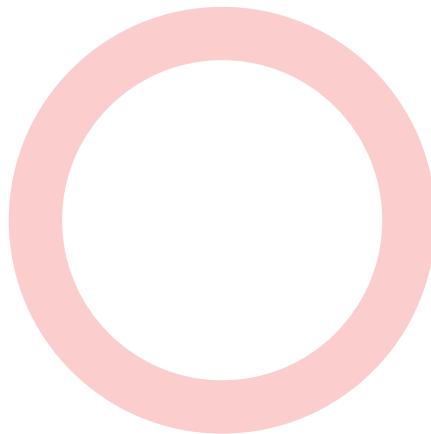
Challenges



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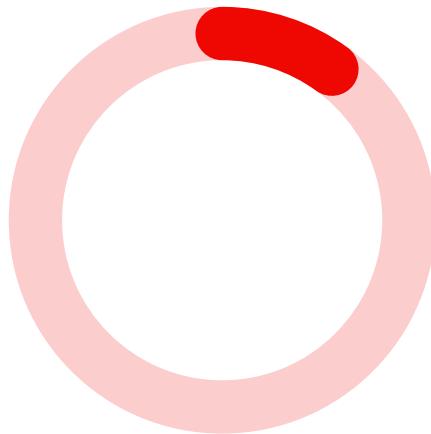


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Hello!

I'm Scottie, your Virtual Advisor.



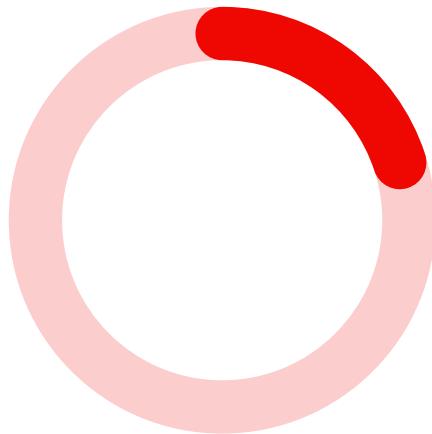


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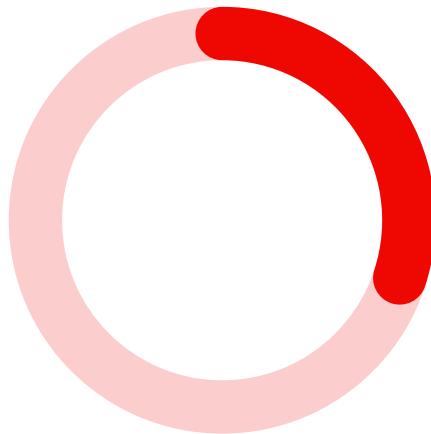


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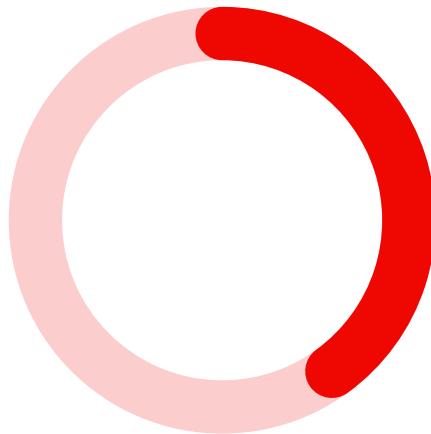


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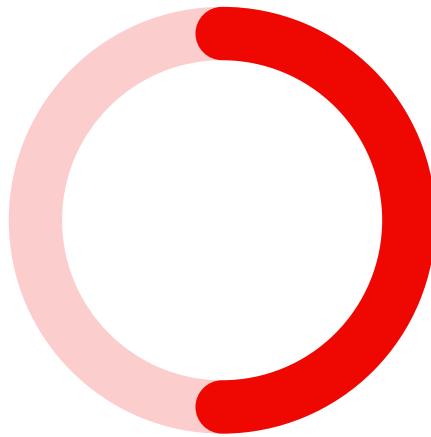


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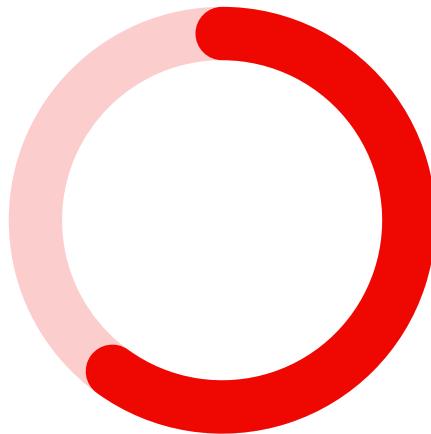


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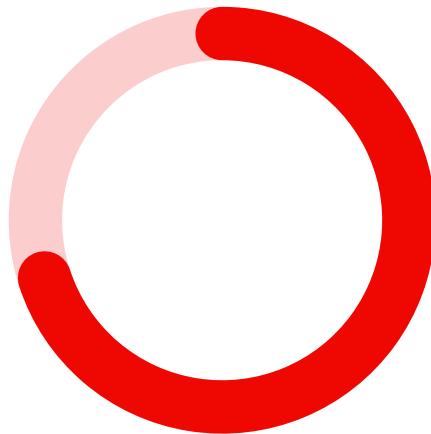


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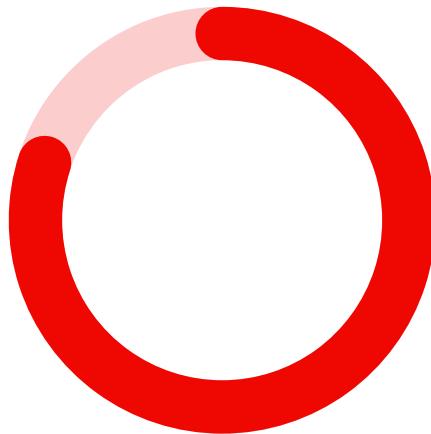


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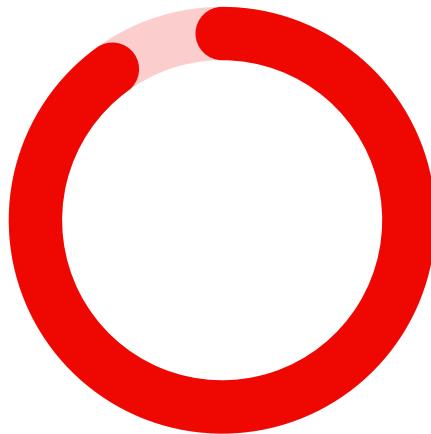


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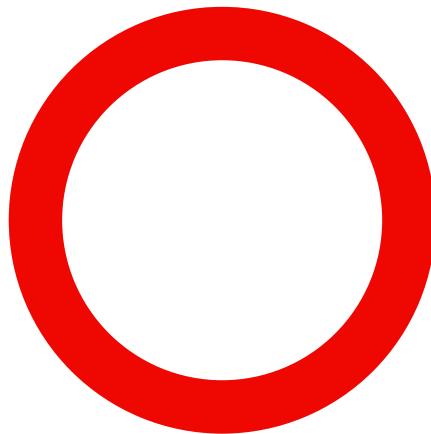


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Tell Us About Yourself!

How Old Are You?



Employment Status?



Select any phrases below that are relevant to you.

New To Canada

Students & Finance

Getting Married Or Moving In

Becoming Parents

Retirement

Starting Your Career

Starting A Business

The Sandwich Generation

Current Level Of Financial Knowledge

1 2 3 4 5

Are you currently a Scotiabank

customer?

Yes

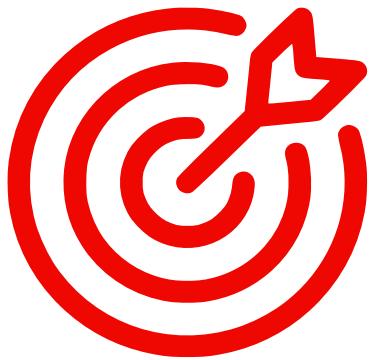
No

SUBMIT



Challenges

Complete your daily challenge for 5 **ScotiaStars**



PLAY



HOME



CHALLENGES



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What is the maximum debt-to-income ratio that you should have to maintain financial stability?



No more than 60%

No more than 41%

There is no exact answer

No more than 13%



Wise Ways To Spend Money In Your RRSP Account

Select All That Apply



Buy your first home

Pay for your education

Go on vacation

Buy 4 ipads ;)



HOME



CHALLENGES



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What is an effective way for a small business to increase their annual number of transactions per customers?



Loyalty programs

Mandating a service fee

Selling products at cost

Maintaining daily sales



HOME



CHALLENGES



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Nice Work Scotia! You've earned 5 ScotiaStars!

Based on your responses we picked a few easyReads, quickVids, and already available scotiabank resources that you could enjoy...



Check out our Student Banking 101 video.



How you can build a back-to-school budget.



Student Banking Advantage® Plan



How To Build A Back 2 School Budget



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Scotia's Point Balance

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Details

Redeem

Offers



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CHALLENGES



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Challenges



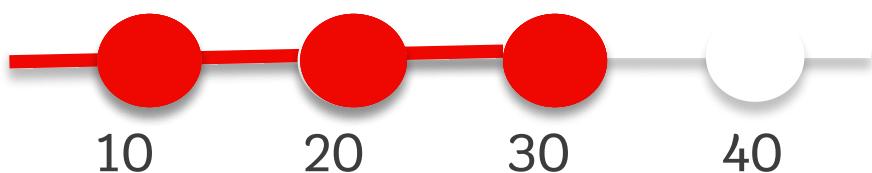
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More



Offers



Collect:

Refer A Friend



10

Share An Article



5

Challenge Of The Day



5



Home



Challenges



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More



More



Profile



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Track your Goals



Help

Log Out



Home



Challenges



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More