

# Personal Finance & Investing SDG

Led by Amy, George, Judha, Neil, and Victoria



## Personal Finance Tutorials

The Personal Finance Tutorials led our members through the basics of personal finance and provided an understanding on how to manage their personal investments. Topics included:

- Why You Should Invest
- Creating a Personal Financial Plan
- Portfolio Construction & Analysis
- Fundamental Analysis

... and more!

**Shelter From Inflation**

- If the cost of living increases, then the [purchasing power](#) of your cash decreases

\$100 worth of today's staples (food, shelter, etc) used to cost

2027	2032	2037	2002
\$105.52	\$122.97	\$136.37	\$60.12

If this rate continues, \$100 worth of today's staples will cost

2027	2032	2037	2002
\$110.90	\$122.97	\$136.37	\$60.12

- Hence, the value of capital held as cash erodes
- Investing is one such way to protect again

On Oct 26, BoC announced another 50 bps increase on policy interest rate

3.75%	4%	3.75%
Interest Rate	Interest Rate	Interest Rate

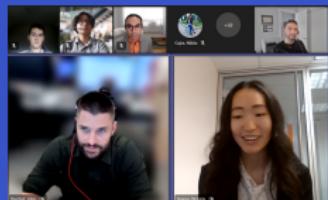
## Market Analyses

Market Analysis sessions covered news in equity markets, industries, economics, and more. Students participated in lively discussions on topics including:

- CPI Reports
  - Rate Hikes
  - Debt Levels
  - ESG Investing
  - Real Estate
  - IPO Market
  - Retail
- ... and much more!

## Fireside Chat with John Burchat

For our final session, we welcomed John Burchat, director of Equity Capital Markets at Scotiabank GBM to share his experiences and engage in Q&A!



## Stock Simulation Competition

JUDHAC

M-PRTH

UJWAL3396



Students received \$100,000 to build an investment portfolio!

# Week One: Investing Quick-Start Part 1

## Why You Should Invest

- ① Inflation shelter
- ② Financing future
- ③ Passive income
- ④ Grow savings

## Motivation

- ① 40-Year high CPI
- ② Increasingly unaffordable housing
- ③ Income loss protection
- ④ Safety net

## Week Two: Investing Quick-Start Part 2

- ① Brokerages: Who you can invest through (Wealthsimple, Scotia, and more)
- ② Accounts: TFSAs, RRSPs, FHSAs, and non-registereds
- ③ Vehicles: Equities, fixed income, and other assets

# Week Three and Four: Planning Phase

## Personal Financial Plan

- ① Financial reality (Cash flow)
- ② Reason for investing
- ③ Portfolio objective
- ④ Time Horizon
- ⑤ Availability
- ⑥ Risk tolerance**

## Portfolio Construction/Analysis

- ① Diversification, Correlation
- ② Risk exposure, Cost, Cash flow
- ③ Integrating Plan into Portfolio
- ④ Analyzing metrics

## Week Five: Execution Phase

### Fundamental Analysis

- ① Top-Down vs Bottom-Up
- ② Objectives and problems
- ③ Analyzing a company
- ④ Analyzing an industry
- ⑤ Analyzing an economy
- ⑥ Availability

### Github: Technical Analysis

- ① What is TA?
- ② Basic assumptions
- ③ Trends, support, resistance
- ④ <https://github.bns/>
- ⑤ [gmandl10/](https://gmandl10/)
- ⑥ Personal-Finance-SDG