

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 |

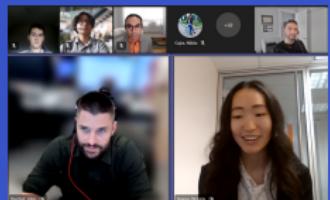
Market Analyses

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



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/
- ⑥ Personal-Finance-SDG