When the Enriched Academy Financial Literacy Program was offered at my school, I was excited about the opportunity to learn more about how to manage my money. Although one of my parents already works in the financial industry, I found the Enriched Academy course to be very informative and engaging. This course filled in the gaps of my own knowledge, introduced me to new topics, and encouraged me to research in order to deepen my understanding. I learned so much about credit, saving, and investing - topics that are becoming very important as I begin my undergraduate education.

Enriched Academy taught me the importance of building good credit and how it can affect my future financial goals. With the increasing rates of consumer and credit card debt, many people fear having and using credit. Through this course, I realized that credit is a useful tool that I can use to reach my future financial goals when it is used correctly. I was encouraged to get a credit card as soon as I could, knowing the importance of building a good credit history. Vital tips like always paying the full balance and not using more than a third of my available credit are lessons that helped me feel confident with using a credit card. Thanks to the knowledge I gained through using Enriched Academy, I have gotten a head-start on building a good credit score for my future.

Something that Enriched Academy really emphasized in the course was how to build wealth through saving and investing. I unlearned common “money myths” such as the common notion that “you need money to make money.” The course taught me that the financial habits that I form are more important than what my income is at a certain point in time. Since I don’t have many expenses at the moment, I have also been challenging myself to save more than the “golden 10%” and invest my savings. Through Enriched Academy, I gained a deeper understanding of investment accounts, such as the Tax-Free Savings Account, which I have opened to grow my savings. I feel prepared because of the Enriched Academy course which taught me about the stock market, different types of investments, and different trading platforms in Canada. This course encouraged me to think about my long-term financial goals, making me excited to save and invest for the future.

By completing the Enriched Academy program, I have learned a lot and was provided with tools to apply my knowledge. Learning these habits now will positively affect my future: I already have an early start with building my credit score, saving money for a rainy day, and investing to generate income. The stories, information, tools, and quizzes provided to me during this course made it a fun and informational experience about several different areas of finance. Enriched Academy helped me become even more financially literate, which will allow me to live a life of financial freedom, rather than a life where money holds me back.