

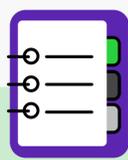
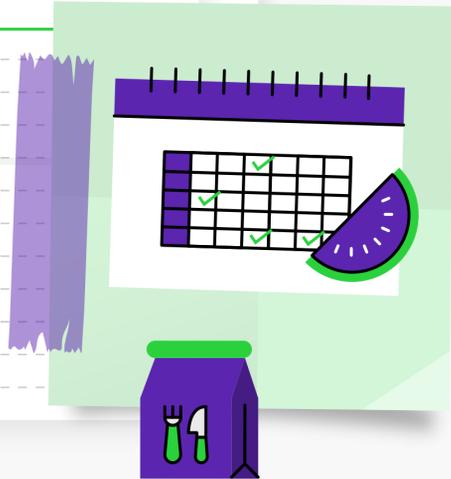
# What the Pandemic Taught Us About Our Money

Before things 'return to normal', be prepared by using the money lessons you learned from the pandemic!

The pandemic gave us insights about how we deal with our money; what works, what doesn't, and what we should do better. Now, living costs are higher and saving for emergencies is more important than ever – but how do we incorporate what we learned into our post-pandemic money habits?

## 1. Eating Out

Whether you're a casual snack buyer or an avid foodie, eating out is costly. During the pandemic we've been less tempted to buy convenience food or dine out. Keep this wallet-healthy habit up! Plan your meals in advance, pack a snack, and bring your water bottle with you wherever you go.

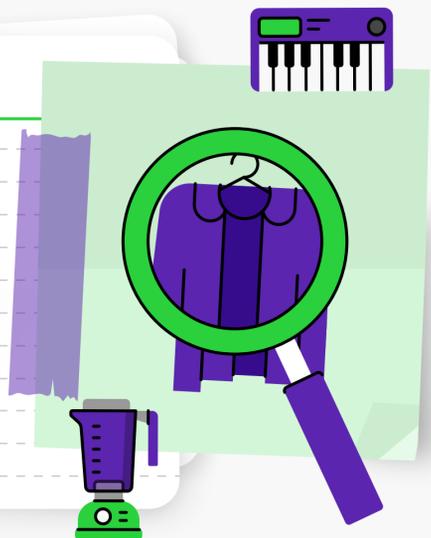


## 2. Exercise

The closing of local gyms, rec centers, and yoga studios forced us to alter our exercise routines, saving money on drop-in fees and monthly subscriptions. Keep up your at-home or outdoor exercise routine and pocket the extra cash!

## 3. Shopping

The pandemic gave us a chance to step out of our usual shopping routine. Have you saved money by not buying things that you don't really miss? Keep saving that money and buy only what you truly need. Make a post-pandemic spending plan that matches your new priorities.



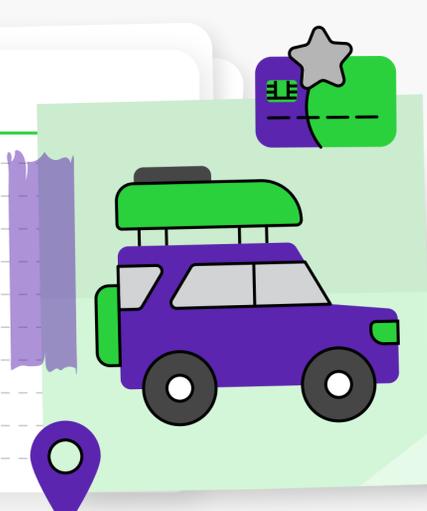
## 4. Savings

Keep the good habits that helped you save money during the pandemic. Your savings are like a personal insurance policy to get you through hard times – no premiums required! Having a little extra cash stashed away also helps you take full advantage of any opportunities that come your way.



## 5. Travel

Discovered any affordable, local vacation spots recently? Keep them in mind for the future! If you're looking to get further away, plan ahead, watch for discounts and make sure you're able to cancel without penalty in case circumstances change.



## 6. Debt Payments

When interest rates are low, each dollar you put towards your debt goes further to repaying the principle. So don't delay! Get help from a non-profit credit counsellor to make a plan to put your debt behind you. Interest rates are expected to stay low for a little longer, but as we found out the hard way, anything can happen.

