

Financial literacy – RBC initiatives

For clients, consumers and employees, we deliver a number of financial literacy programs, including the ones listed in the table below.

In-branch advice seminars	We deliver presentations in branches across Canada on topics such as fraud, borrowing, investments and key life events.
Learning Money with Leo	We've designed free, practical and fun tools to help parents teach their children (aged three to six) about the concept and value of money. An iPad app and online printable resources are available.
RBC Better Student Life	We offer online advice for students to help them manage their finances.
RBC banking tutorials for new Canadians	Our online lessons contain helpful information on financial topics, from saving for a child's education to purchasing a car, available in multiple languages.
Debt reduction planner and debt consolidation calculator	We offer free online tools to help Canadians improve cash flow and reduce debt.
Financial advice campaigns	Our advice campaigns feature advice on topics such as debt reduction, using credit wisely, cybersecurity, whether to buy or lease a car, and tax-free saving. We offer this advice through advertisements, emails, and Twitter [®] and Facebook [®] postings.
myFinanceTracker™	We've created a customizable online tool that automatically categorizes transactions, tracks expenses and provides advanced budgeting capabilities, empowering personal banking and credit card clients to make sound financial decisions.
Community-based advice seminars	We offer financial literacy seminars for specific community groups on their premises.
Personalized advice	Our highly trained front-line staff deliver personal and financial advice to clients. We have more than 400 branches across the country that, combined, offer advice and/or assistance in more than 200 languages.
The RBC Advice Centre	Our Advice Centre is an online source of information on financial trends and issues, with calculators, customized tools and advice on savings and investing, everyday banking, business, home ownership and mortgages to help Canadians improve their financial literacy. A "Key Life Moments" portal features specialized advice for students, new Canadians, snowbirds and other groups. We also publish a biweekly email containing advice on financial topics, and send it to more than one million clients. It provides information on such topics as saving for a child's education, using an RRSP for the down payment on a first house and avoiding identity theft.
The RBC insurance Advice Centre	RBC Insurance offers information and online advice for individuals, families and business owners to assess their needs for personal insurance, retirement solutions, credit protection and business insurance.
Employee financial literacy	A program exclusively for employees with easy-to-understand information about the many resources available. It provides advice and helps employees take action on their financial future and goals.



Financial literacy – Initiatives supported by RBC

In addition to our own extensive financial literacy initiatives, we support other initiatives that promote financial literacy around the world.

Canada

YourMoney seminars	RBC employees deliver financial literacy seminars developed by the Canadian Bankers' Association in partnership with the Financial Consumer Agency of Canada in classrooms across Canada, helping high school students understand topics such as how to handle credit or start a business.
It All Adds Up (We Act/Free the Children)	RBC developed this program with Free the Children to help students learn key vocabulary for understanding money matters, develop their ability to set and achieve personal financial goals, plan cost-effective fundraisers and more. Students at the elementary level learn to track and analyze their needs and wants while students at the secondary level create a personal budget to help them begin preparing for life after high school.
Junior Achievement's Economics of Staying in School	RBC contributed more than \$200,000 to this program that provides seminars and educational materials on career planning and financial awareness.
Canadian Foundation for Economic Education (CFEE) workshops	RBC committed \$175,000 over two years for a workshop series to help recent and established Canadian immigrants improve their economic and financial literacy.
Omega Foundation (SmartSAVER)	RBC supports the SmartSAVER web portal created by the Omega Foundation. This portal helps low income families take advantage of Registered Education Savings Plans and the Canada Learning Bond by providing RESP information to families. It also guides parents in completing the CLB application form, which is forwarded to RBC, where the parent can then open the RESP.
Eva's Initiatives – Creating Opportunities for Homeless Youth	We contributed \$25,000 to this money management project, originally developed for residents of a single shelter and later expanded to thousands of homeless youth across Canada.
EducationMatters	We contributed \$25,000 to help students learn basic financial, managerial, marketing, accounting and entrepreneurial principles.
Elspeth Heyworth Centre for Women	We donated \$20,000 to help empower immigrant women who are survivors of domestic violence by providing them with skills to manage their day-to-day financial affairs.
Regina Adult Learning Centre	RBC made a multi-year \$50,000 commitment to programs that help students gain an understanding of debt and recognize the importance of bank accounts and savings.
Association of Women of India in Canada Community and Social Services' Financial Literacy Training program	RBC contributed \$5,000 to help educate immigrant women and their families on the essentials of daily budgeting, saving and building a credit history.
Edmonton Financial Literacy Society – Making Ends Meet	RBC contributed \$5,000 to provide high-quality financial education for people seeking to become financially solvent.
Wellspring Cancer Support network	RBC supported the expansion of a financial literacy program for cancer patients through Wellspring, providing tools they need to identify and apply for government programs, understand long-term disability benefits, deal with legal and tax issues and use their financial resources effectively when dealing with a cancer diagnosis.

Caribbean

Junior Achievement	RBC donated \$18,800 for programs that show young people how to generate and manage wealth, create jobs and apply entrepreneurial thinking to the workplace.
Bahamas institute of Financial Services g12 Programme	We donated \$2,000 to help promote financial literacy among Grade 12 students.