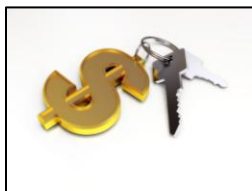


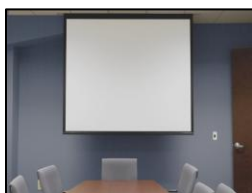
Formal Submission – April 30, 2010
Prepared for Task Force on Financial Literacy
by Neil Jain, President, Money Life Skills



In our view, Canadians need truly unbiased help in making effective decisions about money. We live in an era where we save too little, spend too much, shell out high fees to invest and pay more in taxes each year than we should.



The right knowledge is key to empowering Canadians and providing them with the confidence necessary to make better financial decisions. Delivering the right knowledge is crucial to strengthening financial literacy nationally.



We provide this knowledge by offering in-person, private financial education workshops that are unbiased, customized and affordable. The fundamental principle that sets us apart is that we specialize in giving people the information and tools they need to make objective, rational decisions. We do not sell products and are not associated with, or compensated by, financial institutions.



We focus on individuals and couples in the 25-39 age segment. Folks in this age group experience a number of life events in a short time-frame that require them to make decisions about money, such as starting a full-time job, getting married, buying a house, buying a car and saving for children's education.



Each of the workshops that we offer contains a set of associated life skills and the content is customized to maximize the long-term benefit to our customers. The workshop material is delivered in context of the current life event that is triggering the customer's interest in financial literacy, for example, starting a new business, filing a tax return or reassessing investments.

Some of the vital topics we cover in these workshops include: maintaining a strong credit score, negotiating major expenses, minimizing investment fees, taking advantage of available tax reduction strategies.

Testimonials from recent customers demonstrate that our approach is working:

Neil fully tailored the TAXES workshop to my small business and personal needs. He was well prepared, articulate, very knowledgeable, and easy to understand. I left the Money Life Skills workshop truthfully more confident. I would recommend a MLS workshop to anyone looking to become more sophisticated about money.

- Radek Rybicki, Founder, Liga Bespoke - Custom Tailored Shirts

The Money Life Skills workshop that my husband and I attended really helped in providing us with the information we needed to make some wise investments. Neil Jain is very knowledgeable about financial matters and he has a patient and friendly manner when conducting workshops. I would recommend his seminars to anyone interested in learning more about managing their money.

- V.B., Toronto, Ontario

We appreciate the opportunity to provide this submission to the Task Force and welcome any follow-up requests.

Regards,

Neil Jain

President, Money Life Skills

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About Us: Money Life Skills aims to empower people to make confident financial decisions. The company offers unbiased private, customized and affordable workshops to individuals, couples and families on how to save, spend and invest money. For more information about Money Life Skills, visit www.moneylifeskills.com.