

COMMUNITY **FINANCIAL** EMPOWERMENT PROGRAM



Canadian Foundation for
Development and Empowerment



INSTRUCTOR



Alex-Kareem Dunberry

Community Outreach Coordinator & Financial Literacy Program Lead

Canadian Foundation for Development
and Empowerment (CFDE)

PROGRAM PURPOSE

The CFDE Community Financial Empowerment Program provides youth, adults, and newcomer families with the financial knowledge and practical skills needed to build stability, independence, and long-term economic confidence.



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Program Description

A structured financial literacy curriculum built to empower individuals at every stage of life. Designed to be accessible for youth, adults, and newcomers. Covers money management, banking, budgeting, credit, debt, savings, investing, and long-term planning using real-world



AT-A-GLANCE



FORMAT

IN-PERSON / ONLINE / HYBRID



AUDIENCE

YOUTH (13-18), ADULTS (18+),
NEWCOMERS & IMMIGRANT FAMILIES



DURATION

60-90 MINUTE SESSIONS,
2-HOURS INTENSIVES, OR 4-WEEK SERIES



COST

FREE FOR ALL SCHOOLS, YOUTH
PROGRAMS, AND COMMUNITY GROUPS



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CURRICULUM MODULES

01

MODULE 1

Understanding Money

Money flows, grows, and leaks. Most financial struggles come from habits, not income.

04

MODULE 4

Avoiding Financial Traps

Avoid payday loans, rent-to-own, subscription traps, and high-interest financing.

02

MODULE 2

Credit & Financial Reputation

i Credit score components:

- ✓ 35% payment history
- ✓ 30% utilization ✓ 10% inquiries
- ✓ 15% age of accounts ✓ 10% mix

Rules Pay on time, keep usage under 30%, preferably under \$25 when building credit.

05

MODULE 5

Beginner Investing

TFSA, RRSP, ETFs, index funds, and compound growth.

06

MODULE 6

Workbook & Action Plan

Participants complete a monthly budget, credit plan, and 90-day financial action strategy.

03

MODULE 3

Budgeting & Banking

i The 50/30/20 Rule

- ✓ 50% needs ✓ 30% wants ✓ 20% savings/debt

Know More Visit



www.cfdeorg.ca





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Mr. Alex-Kareem Dunberry is completing his Bachelor of Commerce, majoring in Legal Studies in Business with a minor in Marketing. His academic work focuses on how policy, governance, and financial systems intersect to shape community outcomes in Canada. He is preparing for future law studies, aiming to work at the intersection of public policy, economic development, and community empowerment. At CFDE, he delivers financial literacy programs for youth, adults, and newcomer families.

PROGRAM ALIGNMENT

Supports high schools, youth empowerment groups, adult programs, newcomer organizations, and underserved communities.

CONTACT

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