

Melanie Buffel

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The following workshop titles may be offered as one-hour lunch and learn sessions over a series of weeks or months or explored in more depth in two-hour sessions and may be combined to offer a series of sessions over the course of a day long focus on money management.

The Cash is Flowing...is it Going in the Right Direction?!

YAY! It's payday and your bank account fills with cash, you feel flush and may even splash a little bit of cash around buying a fancy coffee or some new running gear. Then comes the phone bill, the cable bill, the Visa bill, the car payment.... and before long your torrent of funds is reduced to a trickle. You want to feel like you are getting ahead, like your money is contributing to the life you REALLY want to live now and in the future! HOW?!

Join Money Coach Melanie Buffel for a fun and informative conversation on creating a money management system to help you reduce your unwanted costs and direct your money to what matters to you most. Come ready to share your #1 tip on reducing household expenses and expect to leave inspired to Control the Flow!

Debt Freedom: You Can Do It!

Household debt in Canada has reached an all-time high in the past few years with Canadians owing as much as \$1.67 for every \$1.00 of after-tax income we earn. YIKES, that seems like a recipe for disaster! Debt robs our future to pay for our past and paying only the minimum payments can keep us on the "Never Ever" plan of debt reduction. How to get out of this never-ending debt cycle?

Join Money Coach Melanie Buffel to step back into your power over your money. Learn how to pay down your consumer debt quicker than you ever thought possible and manage your money so you can live DEBT FREE!

Three Essential Steps to Plan for Retirement

Do you look forward to retirement? What does retirement mean to you? How much money will you need to live the lifestyle you imagine? Where will your income come from and how much will it be? Are the numbers intimidating or just foggy?

Join Money Coach Melanie Buffel for a plain language introduction to the process of creating a retirement savings plan to support YOUR version of retirement. This is a fun interactive session to discuss retirement planning in plain language and in the context of your life.