



# Financial Security

**We have found that only one-in-three North Americans feel confident about their future and are ready to embrace change.\***

Managing finances in today's context can be challenging. Over the last decade, the cost of living has changed for many and the nature of work is continually in flux with the growth of technology and automation. While all of this is creating new opportunities, it is also leading to a growing sense of uncertainty as individuals try to plan for their short and long-term financial needs.

We believe that economic inclusion is critical to being able to participate in society and to feeling confident that you can meet your goals in a changing world. That's why we are committed **to helping increase access to the opportunities people need to improve their financial security.**

This is how we are helping.

**THE  
READY  
COMMITMENT**

\* A TD commissioned survey led by Proof in 2018.

## Financial Security

To improve access to tools and programs to help people live their lives with greater financial confidence.

	Early Learning	Income Stability	Financial Literacy	Affordable Housing
<b>Focus Area</b>	Set children up earlier for success by investing in opportunities to improve reading and math, which are critical skills to succeed in school and life.	Prepare people for the jobs of tomorrow by investing in initiatives that will help build employable skills and support entrepreneurs.	Improve financial knowledge and skills in a digital world so people can feel confident about their financial choices throughout life's milestones.	Support programs and services that will help increase access to affordable, stable housing situations.
<b>Goal</b>	<ul style="list-style-type: none"> <li>• Children improve their reading and math abilities.</li> </ul>	<ul style="list-style-type: none"> <li>• People improve employable skills, particularly those mid-career.</li> <li>• Entrepreneurs launch new or stabilize current business.</li> </ul>	<ul style="list-style-type: none"> <li>• People improve their financial know-how and understanding of managing money in a digital age.</li> </ul>	<ul style="list-style-type: none"> <li>• People are in transition to affordable housing and independent living.</li> <li>• More affordable housing options are available for those in vulnerable living situations.</li> </ul>
<b>Types of programs we will support</b>	<ul style="list-style-type: none"> <li>• Those that aim to improve reading and math abilities in children Grades K-6.</li> <li>• Ones that provide programming outside of school hours (extra-curricular) and on a regular, consistent basis (at least once a week).</li> </ul>	<ul style="list-style-type: none"> <li>• Ones that build employable skills for those mid-career, including Science, Technology, Engineering, and Math (STEM), digital, and market-relevant skills.</li> <li>• Ones that build business/financial planning skills, provide business mentorships and networking opportunities, and increased access to financial support for entrepreneurs.</li> </ul>	<ul style="list-style-type: none"> <li>• Ones that help improve critical skills, such as financial planning, credit management and how to manage money safely in a digital age.</li> </ul>	<ul style="list-style-type: none"> <li>• Ones that help those in vulnerable housing situations transition to stable housing and independent living.</li> <li>• Those that help increase the affordable housing supply by building and/or refurbishing affordable housing units.</li> </ul>
<b>Preference for those that</b>	<ul style="list-style-type: none"> <li>• Have a clear evaluation and measurement process to track impact.</li> <li>• Engage children who are seen at risk of falling behind in school.</li> </ul>	<ul style="list-style-type: none"> <li>• Have a clear evaluation and measurement process to track impact.</li> <li>• Provide market-relevant credentials that support professional development.</li> <li>• Support entrepreneurs to establish themselves in industries that can help generate new and needed jobs for a changing economy.</li> <li>• Support those in mid-career to build new skills for a changing economy.</li> </ul>	<ul style="list-style-type: none"> <li>• Have a clear evaluation and measurement process to track impact.</li> <li>• Build on basic financial skills with those needed to manage money in a digital age.</li> </ul>	<ul style="list-style-type: none"> <li>• Have a clear evaluation and measurement process to track impact.</li> <li>• That provide support services and resources to help people live independently in the long-term.</li> </ul>