

**NEW!** Check out the latest Market Update - now available in the Learning Centre  
[www.educatorsfinancialgroup.ca/learning-centre/market-update-summer-2025/](http://www.educatorsfinancialgroup.ca/learning-centre/market-update-summer-2025/)

## DID YOU KNOW?

### Top 10 ways to relax (financially) this summer.

**Y**ou've made your plans, bought your sunscreen, and you're ready to make the most of your summer; but wait. Whether you plan to study, travel, or even retire, we have some suggestions of what to do now, that will stand you in good stead later.

First, if you've been on contract and it's coming to an end, be aware that teachers' contractual arrangements may cause some variations to EI, and the benefits you receive. Find out more here: [www.canada.ca/en/services/benefits/ei/ei-teachers.html](http://www.canada.ca/en/services/benefits/ei/ei-teachers.html). Second, if you'll be retiring, apply for your new medical/dental insurance as early as possible so you're not caught

without. Third, review your budget to see if you're on track to meet your savings goals (and if you have enough saved for those summer plans)! Fourth, continue investing while you're on vacation. Having a Pre-Authorized Contribution plan (PAC) ([www.educatorsfinancialgroup.ca/learning-centre/pre-authorized-contribution-plans/](http://www.educatorsfinancialgroup.ca/learning-centre/pre-authorized-contribution-plans/)) makes this easy. Fifth, make smart spending choices. For example, if you want to discover new sights this summer, you can save a lot by searching out nearby attractions while on a 'staycation'. Six, ensure you have the cash flow you need by paying less interest on your debt (we can show you how). Seven, if you're travelling, protect your home with insurance. Eight, update your passwords

before you go away to help prevent hackers from accessing any online financial accounts. Nine, have an emergency fund you could use for unexpected bills, so you can avoid paying credit card interest. And ten, continue to increase your financial literacy through learning resources, such as our Learning Centre.

By following these ten suggestions you can stay financially healthy and be prepared for a great summer. You can find more details here: [www.educatorsfinancialgroup.ca/learning-centre/summer-break-financial-checklist](http://www.educatorsfinancialgroup.ca/learning-centre/summer-break-financial-checklist). Have a wonderful and well-deserved summer!

## PETER'S PERSPECTIVE

### Celebrating 50 years of serving those who inspire us most.

**F**or 50 years, you've inspired us. You've dedicated your life to education; shaping minds, building futures, and strengthening communities. Whether you're in the classroom, behind the scenes, or supporting others in the system, your work

has made a lasting impact. And we've been proud to support you every step of the way.

From the very beginning, Educators Financial Group was built for you. When others saw risk, we saw resilience. When others hesitated, we leaned in—because we believed in the strength and stability of the education community.

Everything we've done—from launching new digital tools to expanding our team to delivering over 350 workshops across OSSTF, ETFO, OECTA, AEFO, and more—has been in service of you. And inspired by your example, our staff have come together to give back, donating enough to provide over 18,000 meals through Feed Ontario.

Now, as we celebrate our 50th Anniversary, we're also celebrating you. To thank YOU, 50 clients will receive a \$50 gift card—no entry needed, you're automatically in.

And this September, you'll have the chance to nominate an education hero in your life for their chance to win one of fifty prizes in our Education Heroes Contest\*. Stay tuned for more details on our social media channels and in the next issue of Insights! Because this milestone isn't just about our journey; it's about yours.

Thank you for 50 years of trust, dedication, and inspiration. We can't wait to see what we'll accomplish together in the next 50.

**Peter Van Meerbergen**  
President and CEO  
Educators Financial Group

P.S. If you'd like to reach out to me directly, you can email me at [pvmeerbergen@educatorsfinancialgroup.ca](mailto:pvmeerbergen@educatorsfinancialgroup.ca)





## PLANNING

### Combat financial bias against women.

**T**here's plenty of evidence that gender bias affects women's finances", says **Shannon Lamont, Educators Certified Financial Planner professional**. "Take salaries, for example. Canadian women working full-time earn 76.8 cents for every dollar men make. One year after graduating from post-secondary education, women earn 12% less than men. Five years later, they make 25% less than men across all disciplines."

Gender bias is evident elsewhere, as well. It's seen in assumptions made about women's financial knowledge. A Merrill Lynch study of financial planners working with couples showed that advisors assumed the man was the primary decision-maker, and the woman 'needed direction'. The same study showed that women can also perpetuate this bias. Canadian women consider themselves to be less confident in making investment decisions and less knowledgeable about financial terminology than men. For more details on these and other facts about gender bias, see [www.educatorsfinancialgroup.ca/learning-centre/women-and-wealth-does-bias-affect-women-finances/](http://www.educatorsfinancialgroup.ca/learning-centre/women-and-wealth-does-bias-affect-women-finances/).

We believe one of the most effective ways women can combat financial gender bias is by increasing their financial literacy. To this end, our Learning Centre offers information on an extensive range of financial subjects. We also offer a wide variety of free webinars, including some specifically designed for women, on subjects such as taking control of your money, mortgages, or saving for retirement. We are here to help all our clients meet their financial needs. Give us a call today at **1.800.263.9541**.

Check out the informative workshops and webinars available at Educators Financial Group: [www.educatorsfinancialgroup.ca/workshops/](http://www.educatorsfinancialgroup.ca/workshops/)



## INVESTING

### "Time in the market" vs "timing the market".

**T**he tariffs of 2025 have been a learning experience for many investors. Markets have see-sawed as tariffs were announced ... then negotiated ... then lowered. Investors who tried to 'time the markets' – buy low and sell high – learned how difficult that can be. Other investors reacted emotionally. If they sold during a decline and were uninvested when markets turned around, they missed out on potential gains. Here's more on how investors can lose if they miss the market's best days due to emotional investing: [www.educatorsfinancialgroup.ca/learning-centre/timing-the-market-vs-time-in-the-market-why-the-best-time-to-invest-is-now/](http://www.educatorsfinancialgroup.ca/learning-centre/timing-the-market-vs-time-in-the-market-why-the-best-time-to-invest-is-now/).

While timing the market is never recommended, time itself will always be a critical aspect of successful investing. Before making investment decisions, investors must take time to understand their investment goals, their tolerance for risk, and investment horizon (how long they have to invest). Only by doing this will their portfolio reflect their needs.

"Time in the market is better than timing the market", says **Caitlin Buchko, Certified Financial Planner professional**. "This is because although markets can be volatile in the short term, they tend to rise over the long term. Investors who stay in the market have a better chance of long-term success than those who try to pick the perfect time to invest."

One way to continue to be invested and avoid reacting to market volatility is with a Pre-Authorized Contribution plan (or PAC). Because you pay the same amount each time, you purchase more shares when prices are low, and less when prices are high. To learn more about PACs, time in market and similar strategies talk to us today!

Our easy online calculator shows how taxable and tax-deferred investments affect you financially: [www.educatorsfinancialgroup.ca/taxable-vs-tax-deferred-calculator/](http://www.educatorsfinancialgroup.ca/taxable-vs-tax-deferred-calculator/)



## BORROWING

### In debt? Discover the value of educator-specific borrowing advice.

**Y**ou've probably heard people talk about 'the value of advice' – the benefit of working with professionals who offer specialized training and years of experience on important topics such as your finances. At Educators Financial Group, we provide this kind of advice to the education community on all kinds of financial issues, including managing debt.

Running into trouble with debt is unfortunately, not unusual, and can happen for many reasons. **Nick Rao, Educators Mortgage Agent Level 1**, says, "If you're feeling overwhelmed by your debt, there are two important things to remember. One, talk to a professional about your options. Two, do it as soon as you can."

An Educators Financial Group mortgage agent can advise you on different strategies to help you pay down your debt (and avoid damaging your credit rating). One of the first options is to review your budget to see where expenditures could be cut back or eliminated. Another is to reduce the number of credit cards you use to just one or two. If you are paying a lot of interest every month on several loans, refinancing may be a solution. **According to Nick**, "by consolidating several loans with high interest rates – like credit cards – into one, low interest rate loan, you pay less money in interest each month. This in turn can go towards paying down any additional debt or put towards savings."

Remember, you're not alone. We have extensive experience in helping clients make their debt more manageable. Give us a call today at **1.800.263.9541**.

A budget is your best tool for keeping track of your expenses. Check out Educators' online budget tool: [www.educatorsfinancialgroup.ca/budget-calculator/](http://www.educatorsfinancialgroup.ca/budget-calculator/)

## Educators Financial Group®

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\* <https://www.forbes.com/sites/kimlessler/2020/08/27/financial-advisors-unconscious-bias-works-against-women/?sh=5ef2597b3f76>

\* Bloomberg, December 31, 2024

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