



Think And Retire



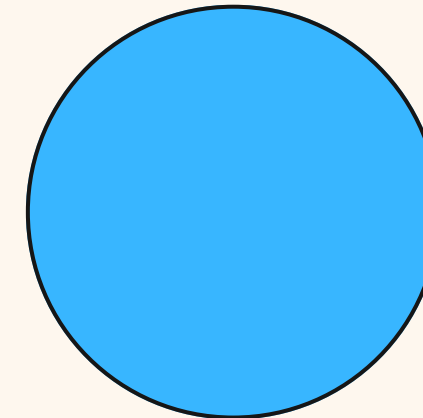
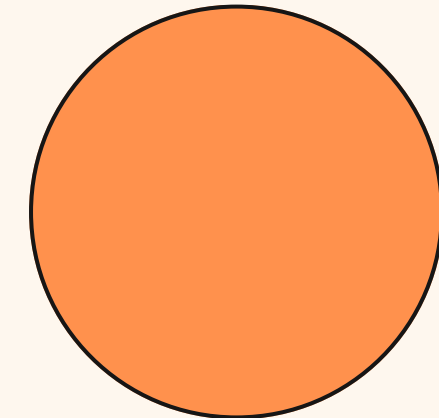
David Das, Ph.D.

Retired Engineer, Investor, Author, YouTuber

The Basics of Financial Management & Investing - For Beginners

September 28, 2026

Understanding Budgeting, Credit,
and Investing



Disclaimer: This is for educational purposes only. I am not a financial advisor. Past performance is no guarantee of future results. Please do your own due-diligence, research and consult with your financial advisor before investing. Minimize losses with proper position sizing and applying sound money management & risk management rules. If you are new to investing, practice with a virtual account before investing real money.



David Das, Ph.D.

Why Financial Literacy Matters



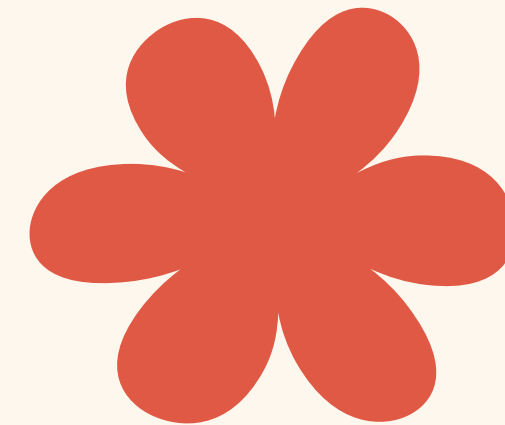
Control Your Cash Flow

Managing money effectively means tracking income and expenses to ensure you always know where your money goes.



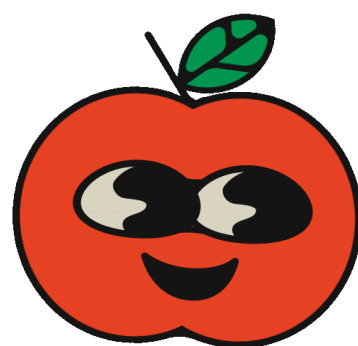
Make Informed Decisions

Prepare for emergencies by building savings & long-term wealth & achieve financial independence. Understand Taxes.





Think And Retire



Beat Inflation

Understand how inflation erodes purchasing power

Why It Matters



Achieve Milestones

Plan for home, wedding, and retirement goals



Management

Success depends on how you manage money, not how much you earn



Bottom Line

Financial literacy is your foundation for lifelong success



David Das, Ph.D.

The Three Pillars of Financial Management

1

Budgeting: Mindful Spending

2

Credit: Borrow Responsibly

3

Investing: Grow Wealth & Income





Think And Retire

Budgeting: Your Financial Foundation

- A budget is your plan for Spending, Saving & Investing.
- The popular 50/30/20 Rule.
- "Think and Retire" Rule: 20%+ to Saving & Investing first.
- Saving & Investing before Spending.



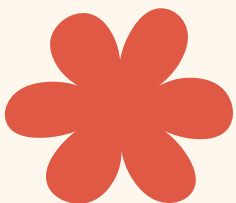
Benefits

Track Income & Expenses, Prevent Overspending, Find Saving Opps, Achieve Financial Goals

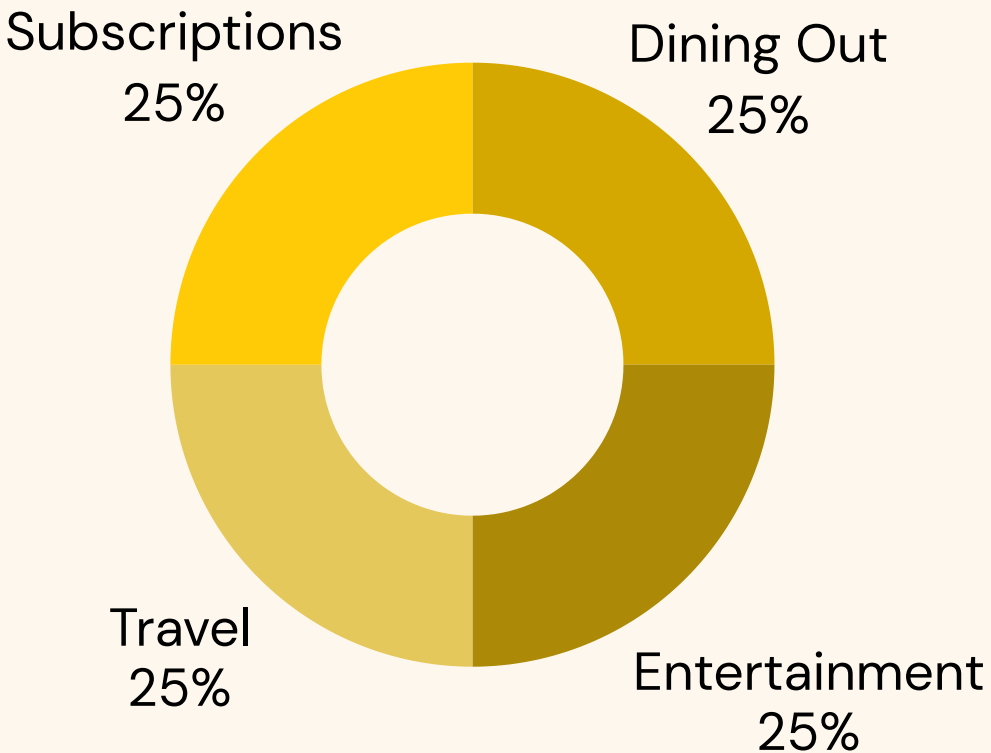
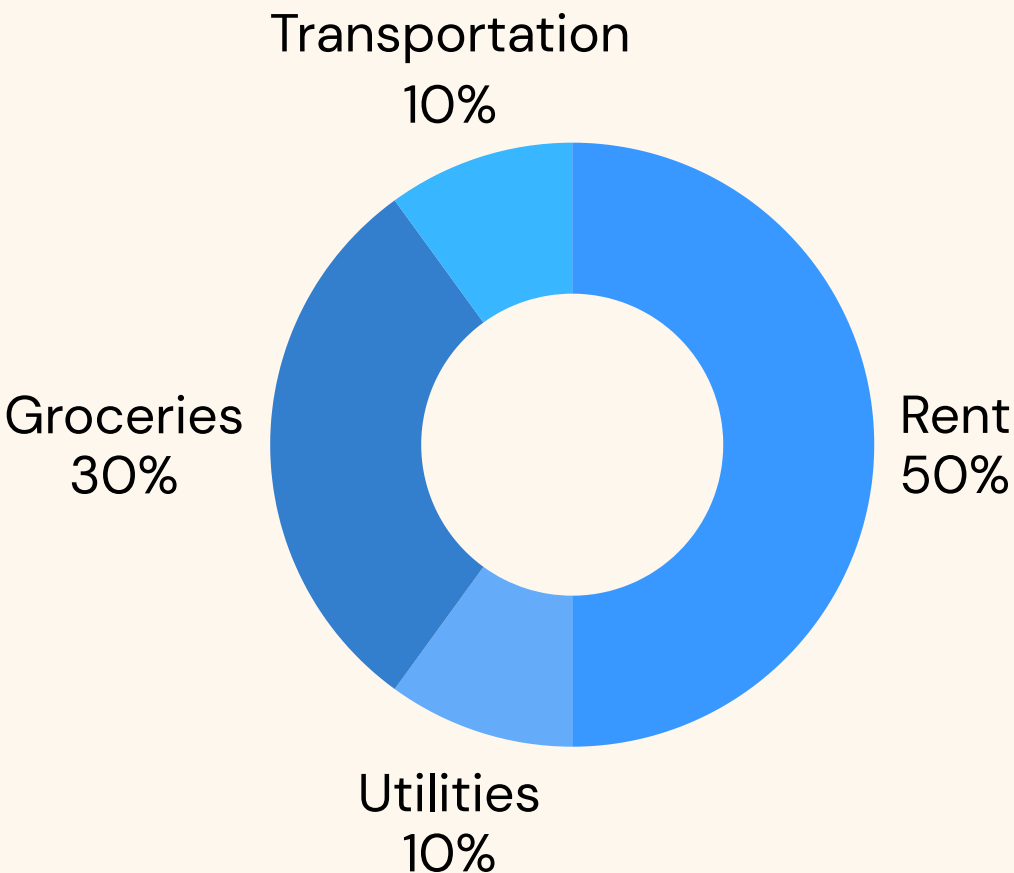
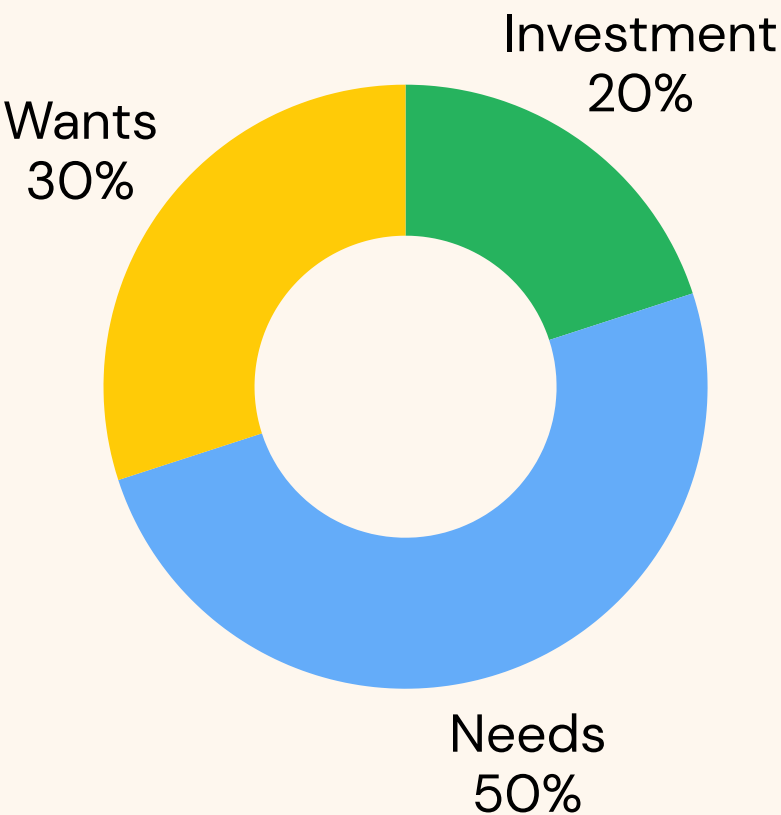




David Das, Ph.D.



Sample Monthly Budget



Net Income



Investment (20%+)

\$1,500: Take Home Pay

\$300: Investment



Needs (50%-)

\$750: Rent, Utilities, Groceries, Transportation

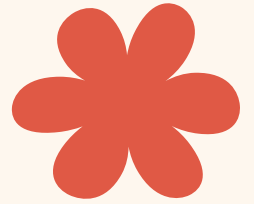


Wants (30%-)

\$450: Dining out, Entertainment, Travel, Subscriptions



Think And Retire



Ways I Save Money!! - Examples

Credit Cards:

- \$0 Annual Fee, Cash-Back (or Points)
- Attached to Loyalty Programs

Loyalty Programs/Apps:

- PC Optimum - No Frills, Superstore, Shoppers DM.....
- Scene+ - Safeway, Sobeys, Freshco....
- More Rewards - Save-on-Foods
- Triangle - Canadian Tire
- Be Well - Rexall

\$0 Fee Debit Card, Chequing, Saving Ac.:

- Simplii Financial
- PC Money
- Tangerine
- Wealthsimple

Other Apps:

- Flipp
- Gas Buddy

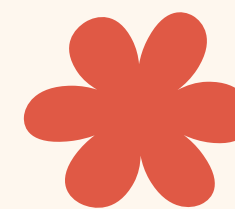


Cell Phone / Gift Cards

- Freedom Mobile [Current Sale - 125GB + Intl. Roaming (120+ countries) - \$45/m]
- Get 10-20% Points When Buy Gift Cards



David Das, Ph.D.



Ways To Earn Extra \$\$ - Few Examples



Part-Time Work



E-Commerce (Etsy, Amazon)



Social Media Manager



Tutoring



Fiverr/Upwork



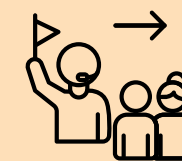
Walk Dogs



Photography



Prepare Taxes



Tour Guide



Online Courses





Think And Retire

Understanding Credit



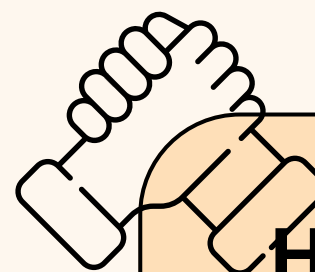
Definition

Credit is borrowing money with the agreement to repay it later, typically with interest added to the principal.



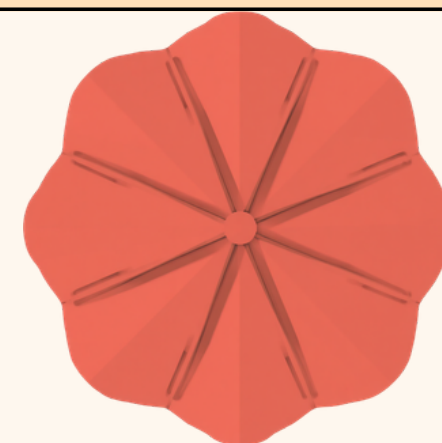
Types of Credit

Credit cards, car loans, student loans, mortgages, HELOCs etc. Use credit responsibly and pay high-interest debts first.



Higher Credit Scores Help You:

- Get Loan Approvals
- Obtain Lower Interest Rates
- Qualify For Mortgage
- Rent Apartments More Easily..





David Das, Ph.D.



equifax.ca

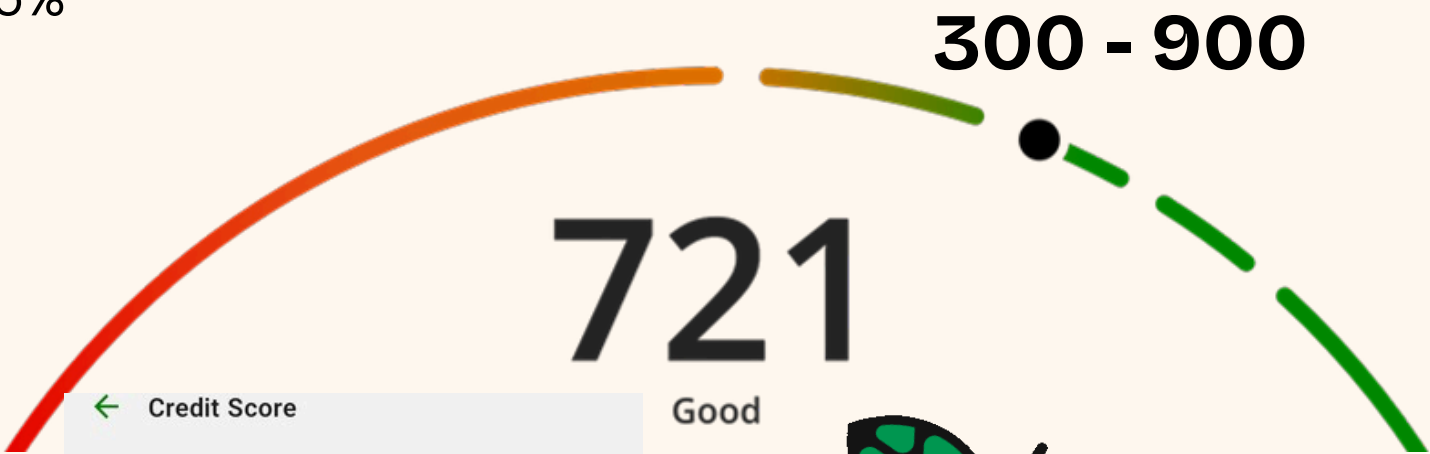
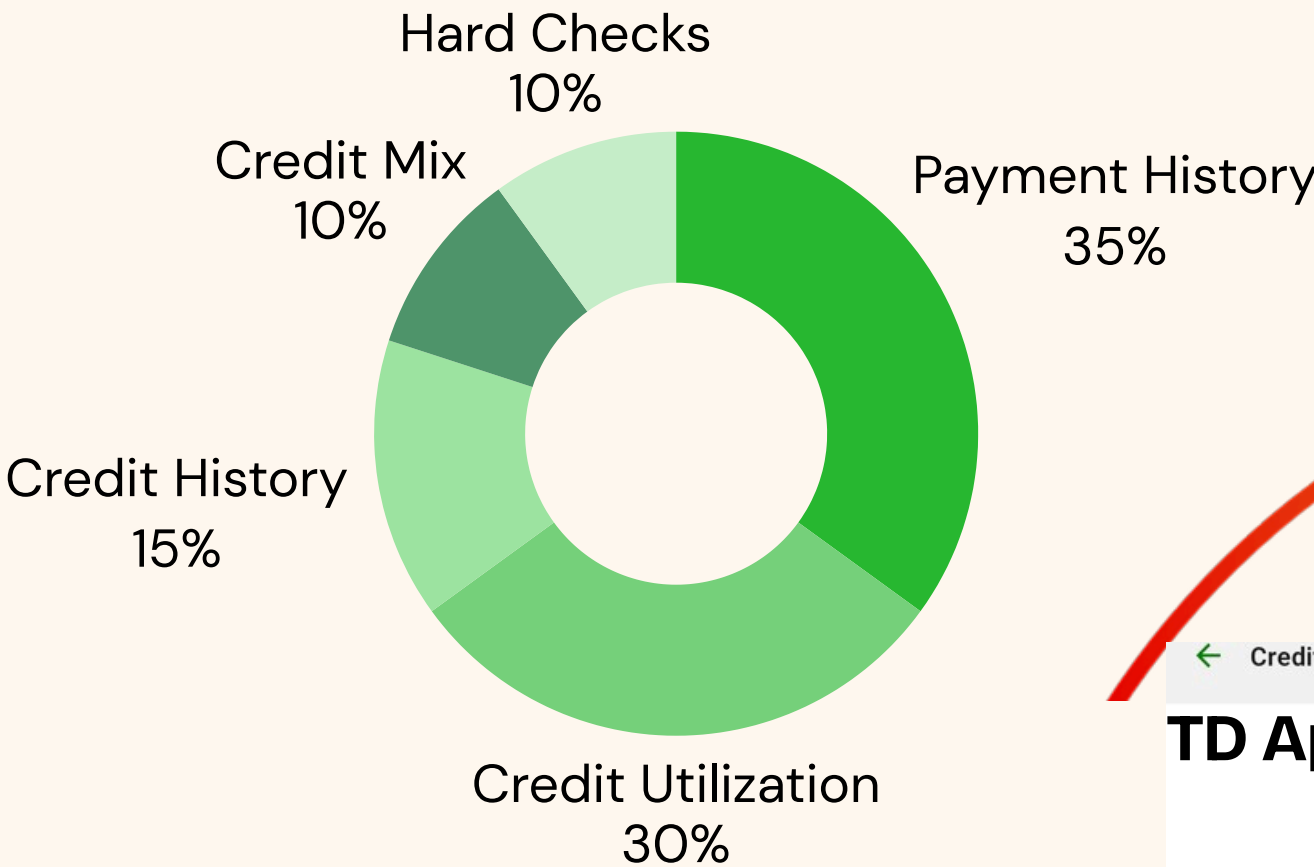


Your Credit Score

transunion.ca



Credit Score Score History



Tip: Avoid Large Purchases Before a Mortgage Application

RBC website

View Your Credit Score

We're taking you now to the CreditView Dashboard on the TransUnion website. There is no charge for this service and using it will not impact your credit score.

TD App

With the TransUnion® CreditView Dashboard, you can:

- Check for updates to your credit score and report
- Access your credit score and report at no additional cost





Think And Retire



Smart Credit Management



Pay Bills On Time

Keep balances low and pay off monthly



Good vs Bad Debt

Mortgages build wealth; discretionary debt destroys it



Pay High Debts First

Consider Refinancing or Consolidation



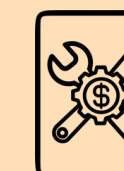
Avoid Excessive Debt

Reduce Utilization, Increase Credit Score, Only Use when Needed



Monitor Report

Check your credit report regularly for errors



Credit as a Tool

Use credit wisely to build, not to burden



David Das, Ph.D.



Investing: Making Money Work for You

Objective: Growth & Income

TYPES	RISK LEVEL	EXPECTED RETURN/YR*	BEST FOR
Savings / GICs	Low	1% – 3%	Emergency Funds
Bonds	Low – Medium	3% – 5%	Stability & Income
Exchange-Traded Funds (ETFs)	Medium – High	5% – 7%	Diversified, Good for Beginners, Growth & Income
Stocks	High	7%+	Growth & Income



+ Mutual Funds, Real Estate & more

*Caution: These number are for discussion purposes only.
Be Aware of Risk vs Reward



Think And Retire

The Power of Compounding

Canada's Inflation Rate 3.0% (Aug 2026)

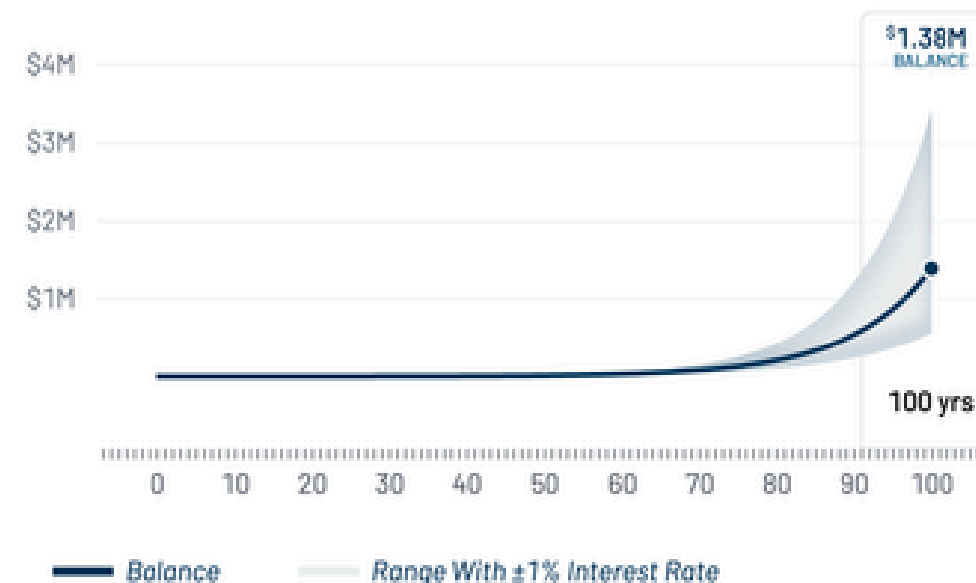


1925–2025: The US dollar has lost roughly 95% of its purchasing power over the past century.



Initial Amount	<input type="range"/>	\$100
Contributions	<input type="range"/>	\$0 Monthly
Withdrawals	<input type="range"/>	\$0 Monthly
Time Invested	<input type="range"/>	100 Years
Interest Rate	<input type="range"/>	10 %
Compounding Frequency	☐ Daily ☐ Monthly ☒ Yearly	
CALCULATE		

Compounding Interest Results



Source - MarketBeat

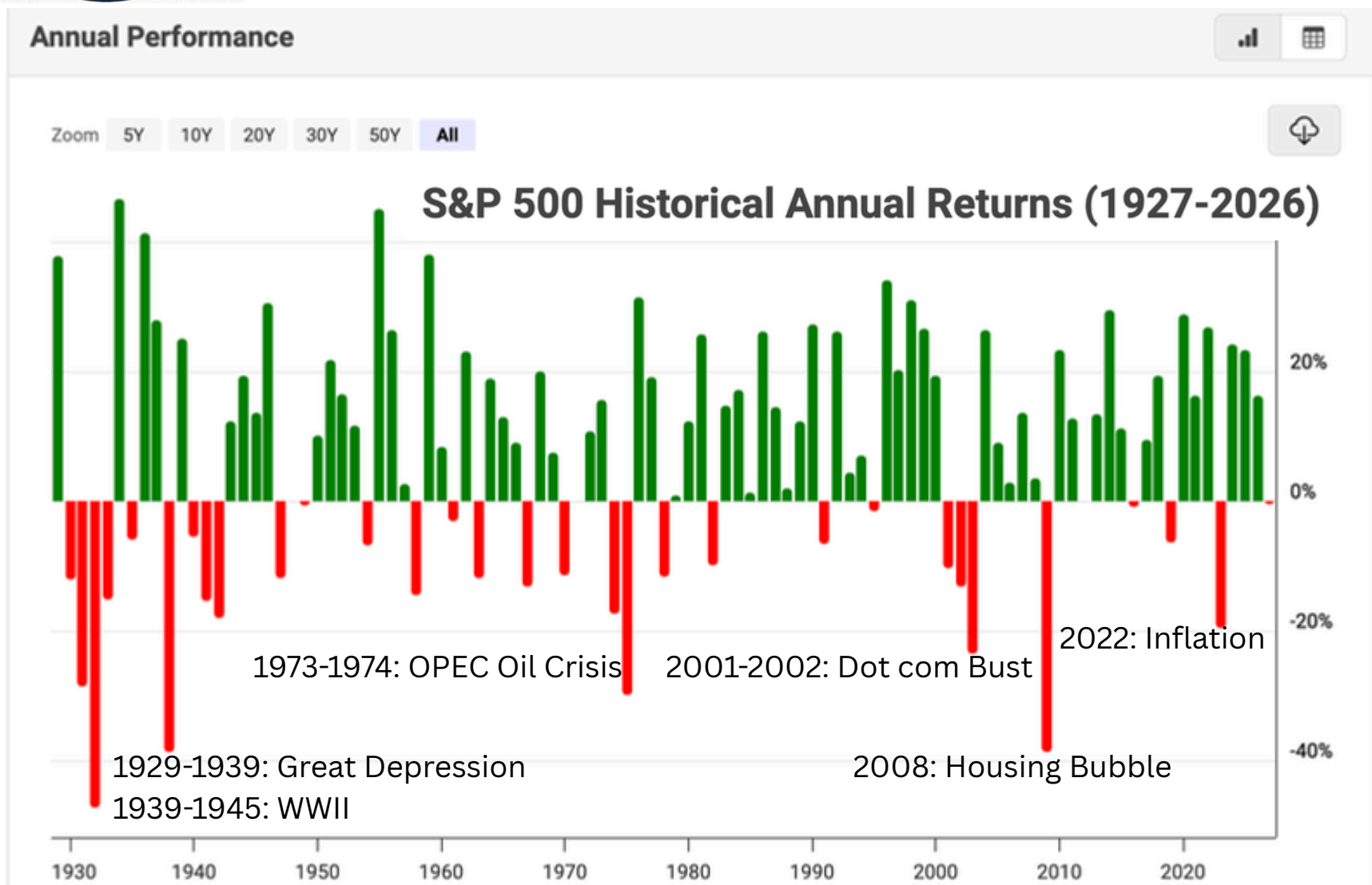


\$100 invested one-time in 1926 would have grown to \$1.38 million by early 2026 @10% annual rate of return.



David Das, Ph.D.

US Stock Market - 100 yr Data



Source - <https://www.macrotrends.net/2526/sp-500-historical-annual-returns>



US Stock Market 100-Year Average Return

Annualized Return (dividends reinvested)	10.424%
Annualized Return (dividends reinvested) Inflation Adjusted	7.268%
Annualized Return (no reinvestment)	6.502%
Annualized Return (no reinvestment) Inflation Adjusted	3.458%

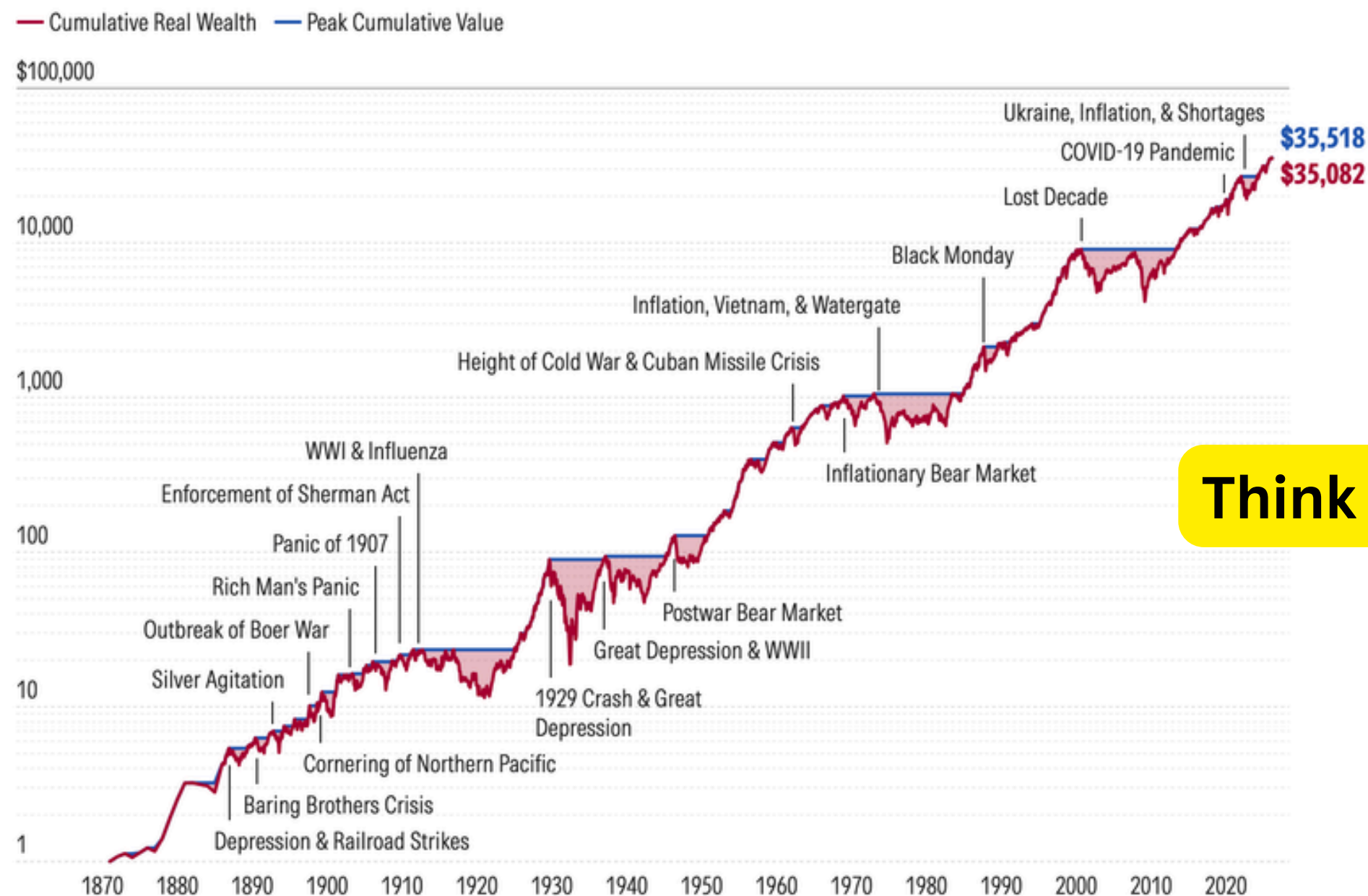
Source - tradethatswing.com



Think And Retire

US Stock Market - 100 yr Data

Market Crash Timeline: Growth of \$1 and the US Stock Market's Real Peak Values



Think Long Term

Logarithmic scale

Source: Kaplan et al. (2009); Ibbotson (2023); Morningstar; Goetzmann, Ibbotson, and Peng (2000); Pierce (1982); www.econ.yale.edu/~shiller/data.htm, Ibbotson Associated S&P US Large-Cap Stock Inflation Adjusted Total Return Extended Index, S&P 500 (2026), Bureau of Labor Statistics, Non-Seasonally Adjusted Consumer Price Index (2026). Data as of Feb. 28, 2026.

Source - Morningstar.com



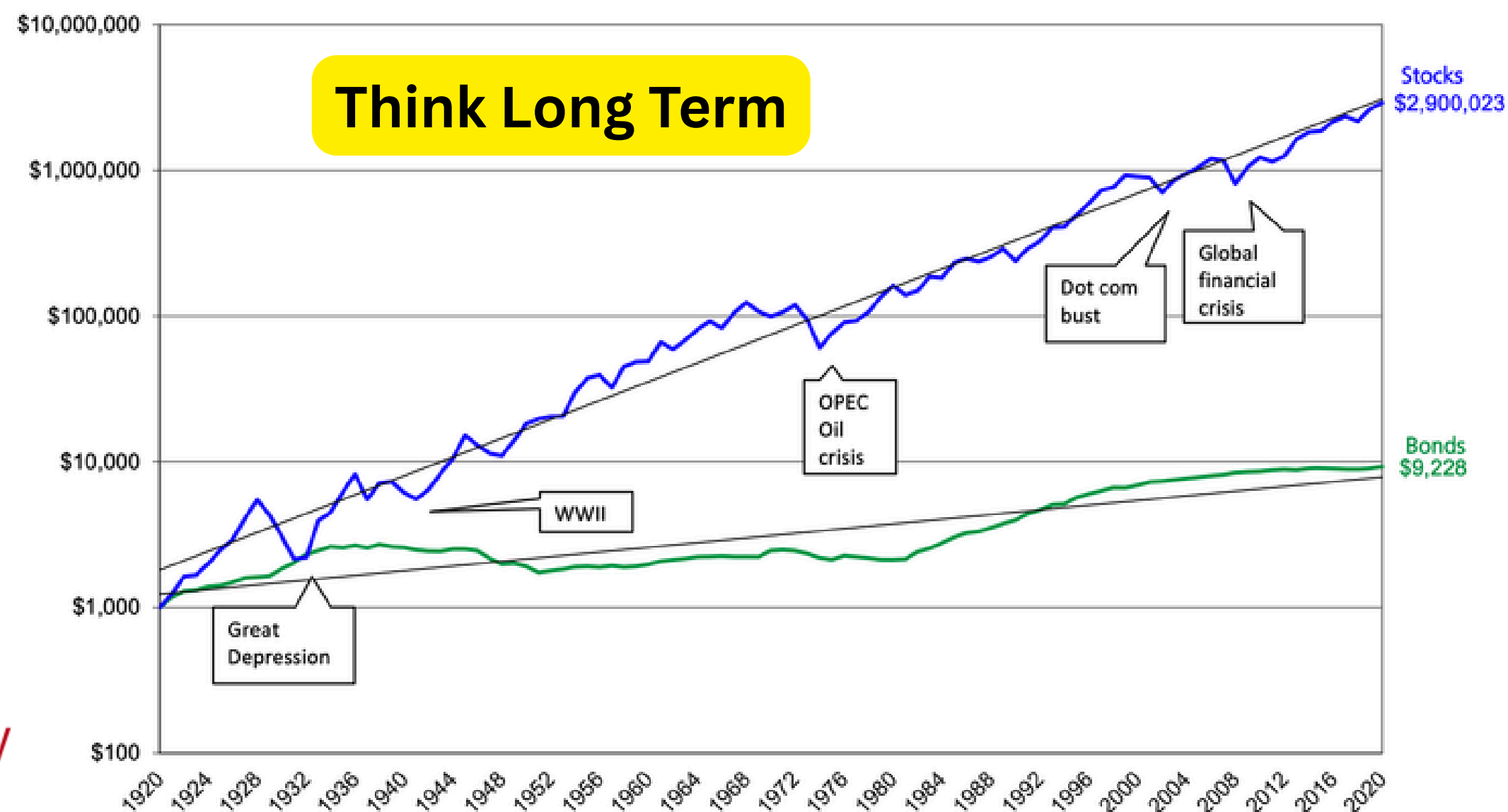
Canadian Stock Market - 100 yr Data

David Das, Ph.D.

100 Year Returns

Growth in stocks vs bonds 1921 to 2020

Real Growth from \$1,000 - 1921 to 2020



Source:



CIBC
Wood Gundy

Source: Siegel, Cdn Institute of Actuaries, TSX, Bank of Canada.



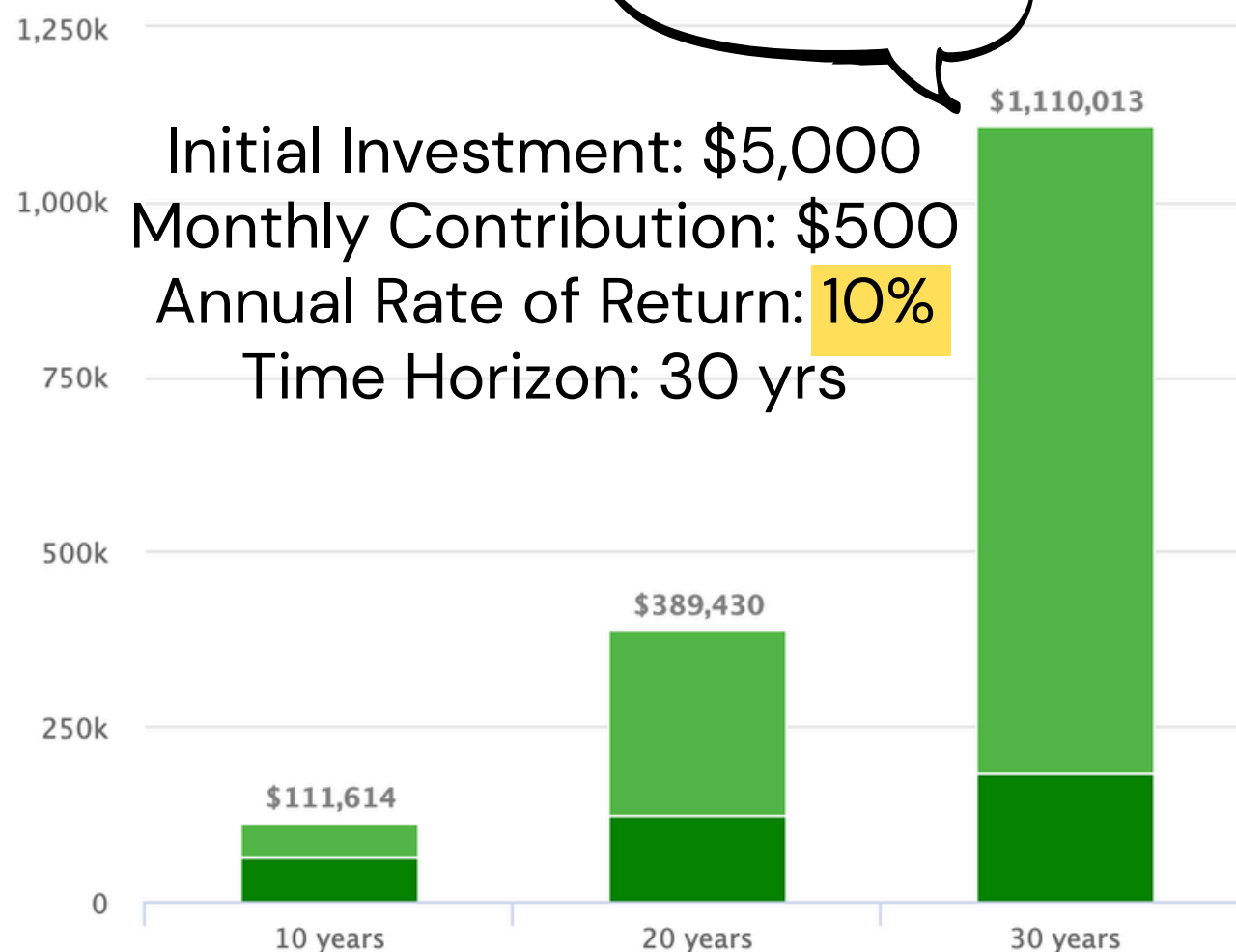
Think And Retire

The Power of Compounding



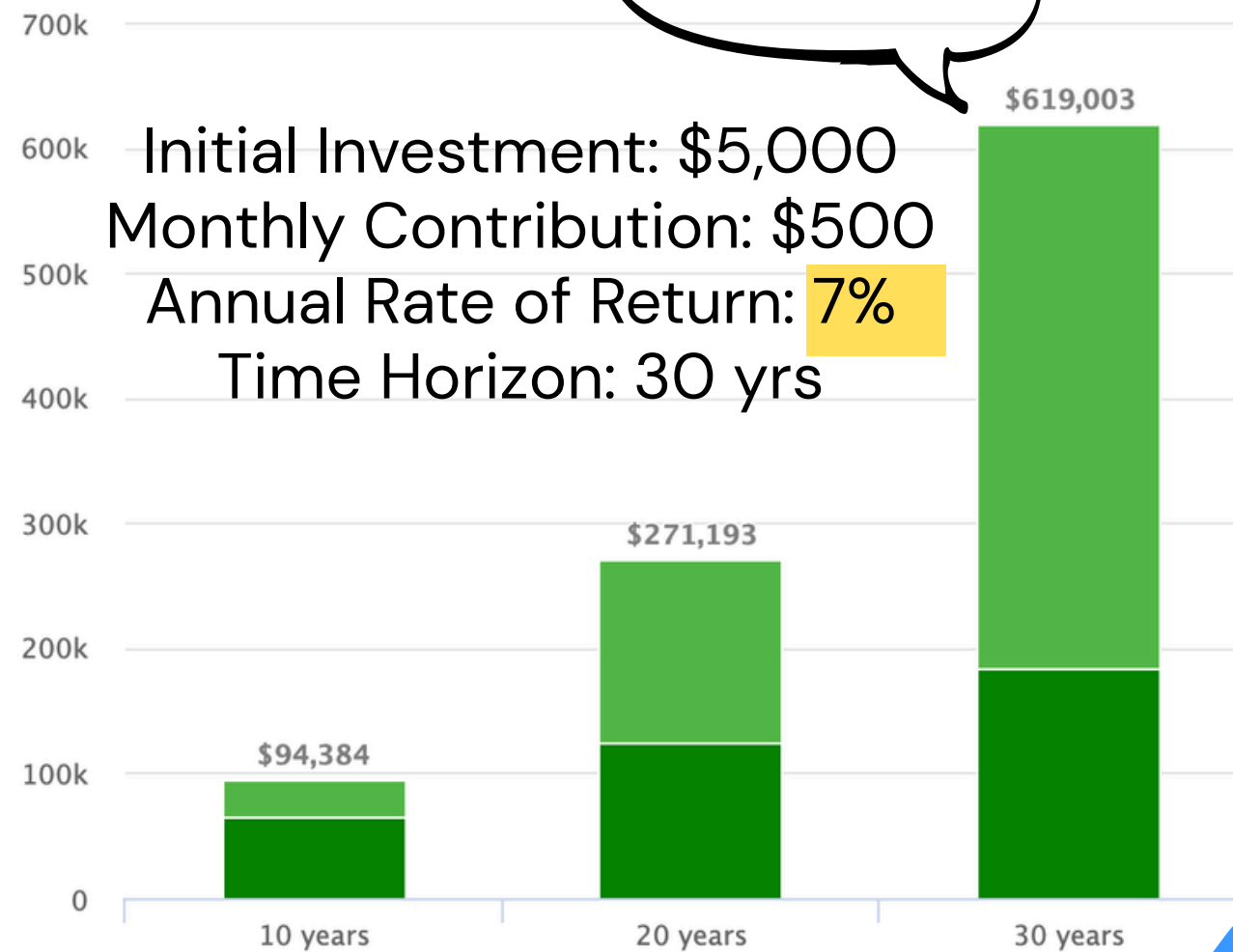
- Your contributions
- Estimated Return

\$1.11 M



- Your contributions
- Estimated Return

\$619 K

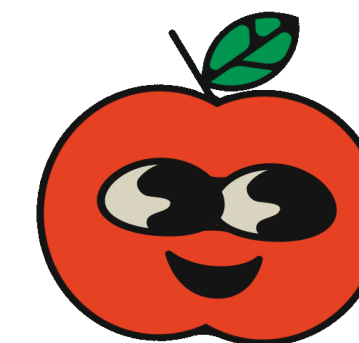




David Das, Ph.D.

KEEP IT SIMPLE!!

Core Investing Principles



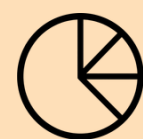
Set Goals

Define your financial objectives and timeline (education, wedding, home; retirement)



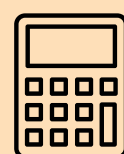
Invest Regularly

Put on Autopilot. Automate contributions to stay consistent. Use \$ Cost Averaging. Use DRIP.



Diversify

Do Not Put All Eggs in One-basket. Start With Broad Market ETFs or Robo Advisors. Think Long Term.



Know Tax Effects/Risk

TFSA/RRSP/FHSA, Non-Reg – Cash/Margin



Avoid Pitfalls

Watch fees, don't panic sell or time the market

Popular Canadian Stock Market Indexes:

- S&P/TSX Composite Index
- S&P/TSX 60 Index

Popular US Stock Market Indexes:

- S&P 500
- Nasdaq 100
- Dow 30
- Russell 2000



Think And Retire

DO THESE - AND YOUR FUTURE WILL THANK YOU



KEEP IT SIMPLE!!

Action Plan: 12 Steps to \$\$Freedom

1

Spend Less Than You Earn.
Find Ways To Invest More



Invest First Before Spending
(Income - Invest = Need + Want)

3

Create & Follow A Budget

4

Check Your Credit Score (Equifax &
TransUnion, Check Your Bank, if FREE)

5

Pay High-Interest Debts First (Consider
Refinancing or Consolidating)

6

Think Good Debt vs Bad Debt (Avoid
Large Buys Before Mortgage Applic..)

7

Open a ZERO-Fee Self Directed Invest.
Act (Fractional Shares, DRIP, Auto Pilot)

8

Invest in Low-Fee Broad Market Index
ETFs, or Robo Advisors. Know Taxes.

9

AutoPilot ON. Invest Regularly, Stay
Disciplined, Do Not Panic

10

Calculate Your Net Worth at least once a
Year (say Dec 31)

11

Invest in Financial Literacy. Keep
Updated. Think Long Term

12

Let Your WEALTH GROW



David Das, Ph.D.



Investment Accounts in Canada

Account type	Tax treatment	Contribution limit	Ideal for
TFSA	Tax-free growth and withdrawals	\$7,000/year (2026), \$109,000 lifetime	Flexible savings, any goal
RRSP	Tax-deferred; taxed on withdrawal	18% of income, max \$33,810 (2026)	Retirement, higher earners
FHSA	Tax-deductible contributions, tax-free withdrawals	\$8,000/year, \$40,000 lifetime	First home purchase
RESP	Tax-deferred; taxed in student's hands	\$50,000 lifetime per child	Children's education
Non-registered	Taxable	None	After registered accounts are full

Source:
Wealthsimple



Get a BONUS - My Referral Code “UDEZQQ” or Link -
<https://www.wealthsimple.com/invite/UDEZQQ>

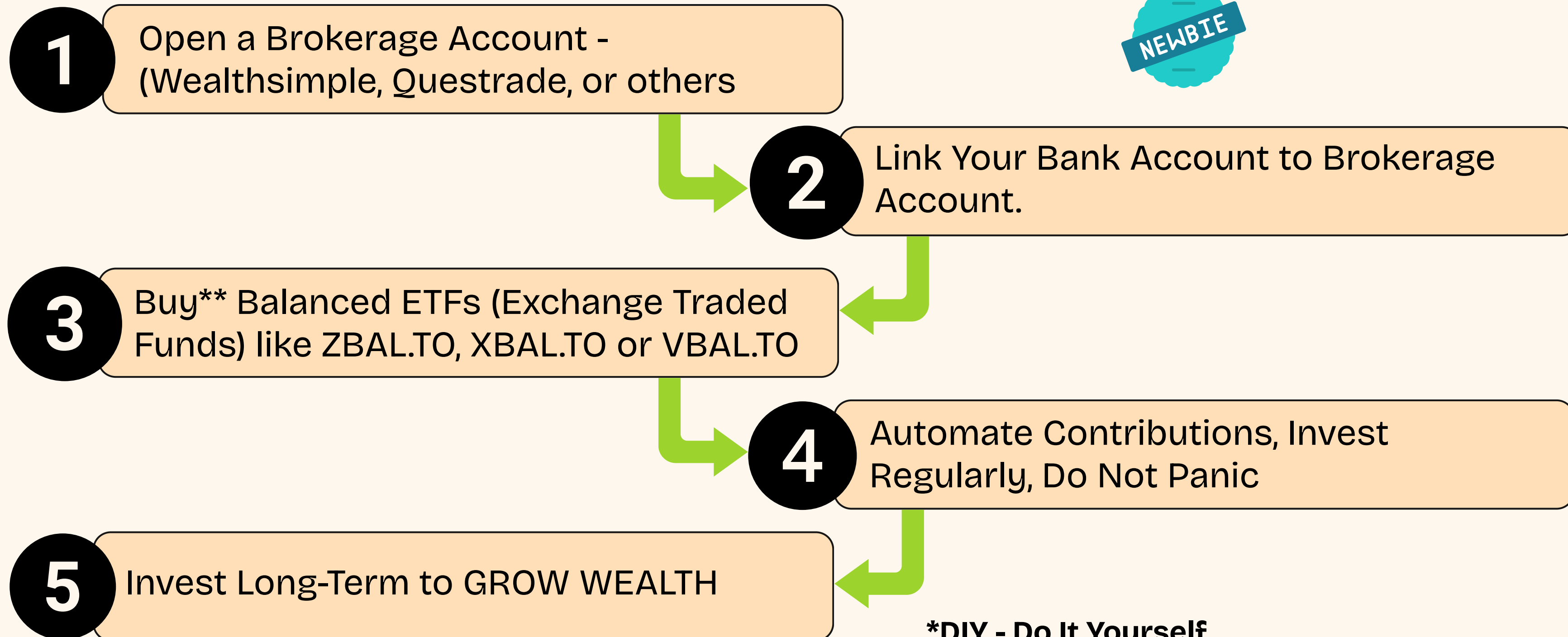


Think And Retire

5 Steps to DIY* Investing**

 **KEEP IT SIMPLE!!**

NEWBIE



***DIY - Do It Yourself**

****Not A Recommendation to Buy and/or Sell**



David Das, Ph.D.

INVESTING TIPS** FOR INTERNATIONAL STUDENTS IN CANADA

****Not A Recommendation. Do Your Own Research Before Investing**

Age 18+ Years

Canadian Student Permit, valid for 6+ m

Canadian Tax Residency (183+ Days Stay in Canada)

Open Brokerage Account, like Wealhtsimple, Questrade & others

Valid Social Insurance Number (SIN)

Link Bank Account to Brokerage Account

Valid Passport

Start with TFSA (Buy** ZBAL.TO, XBAL.TO or VBAL.TO), Know Your Limits. Automate.

Proof of Address

Then Consider FHSA (if planning to buy house), Non-Reg Cash Account

Canadian Bank Account

Think About Tax (Canada, home country), Know Account Rules, Departure Tax, etc



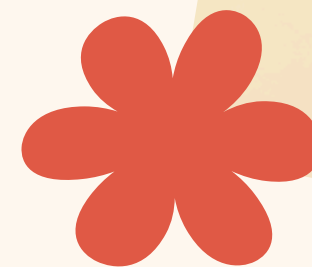


Think And Retire

Closing Thoughts

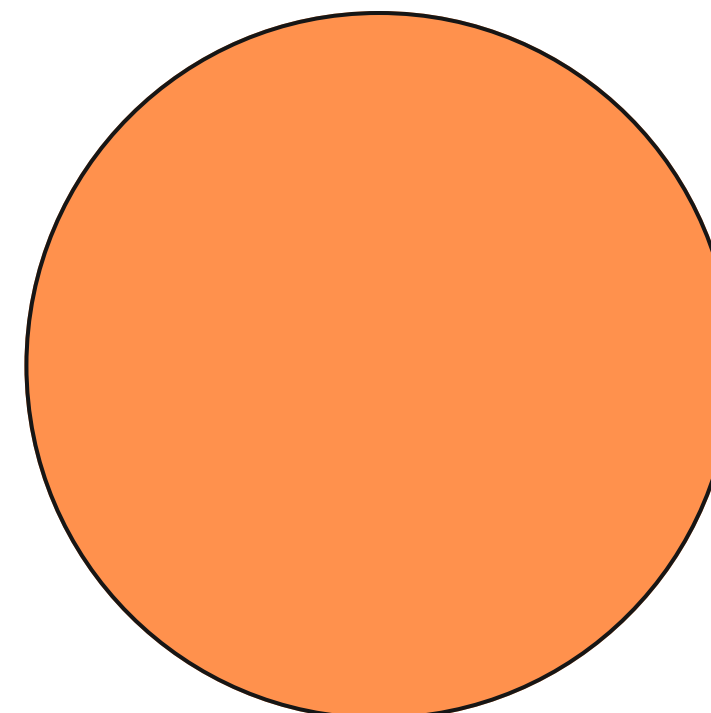
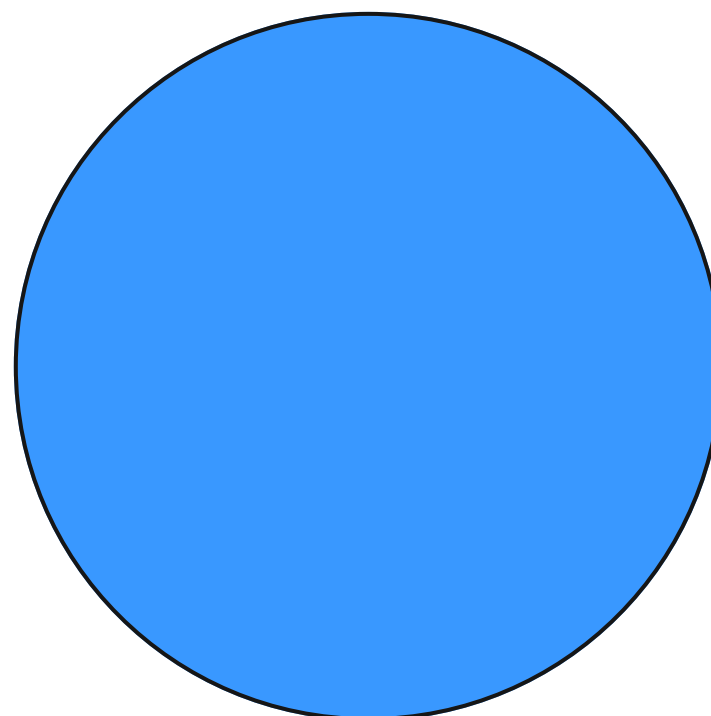
*Small Financial Decisions Today
Can Lead To Big Financial
Freedom Tomorrow*

***"Do not save what is left after
spending, but spend what is left
after saving."
— Warren Buffett***





David Das, Ph.D.



Thank You!



Questions?



thinkandretire@gmail.com



youtube.com/@thinkandretire