



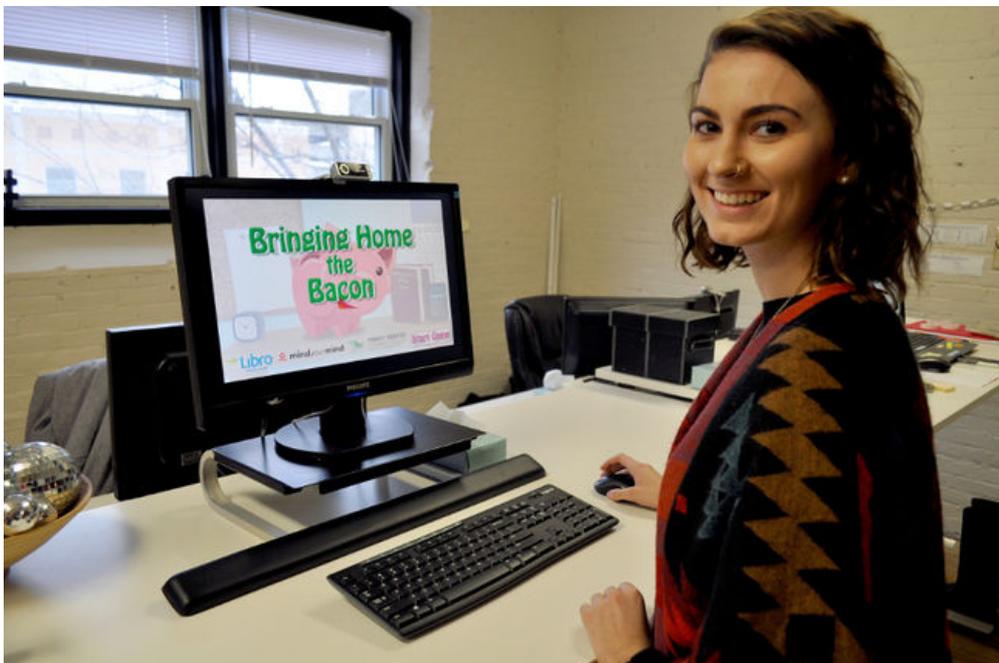
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## NEWS LOCAL

## Game helps Millennials to be fiscally responsible

By [Londoner Staff](#), Londoner  
Tuesday, December 6, 2016 12:09:05 EST  
PM



Scarlett Davidson, youth development co-ordinator, [mindyourmind.ca](#), next to a computer running their web-based financial literacy game *Bringing Home the Bacon* in London Ont. November 25, 2016. CHRIS MONTANINI\LONDONER\POSTMEDIA NETWORK

As Canadians continue to carry record amounts of debt, a new web-based trivia game is helping Credit Counselling Thames Valley and **mindyourmind** address a common source of stress among young adults: financial literacy.

The game, *Bringing Home the Bacon*, places single players or pairs of up to four teams in a Jeopardy-like battle that tests their basic knowledge of finance and credit.

Do you know the differences between a bank and a credit union? Or the benefits of a TFSA or an RRSP?

Compound interest may not be a very sexy topic, said Jack Smit of Credit Counselling Thames Valley. But if you compare it to a snowball careening down a hill, what starts out small could become a big problem, especially if you don't understand how it can grow.

"How do we prepare everyone in our community, and in particular our young adults, to answer some of those questions? Yes we do some of that in school but kind of sporadically," Smit said. "I think we need to do more of that and do it more consistently."

*Bringing Home the Bacon* is meant for a demographic of young adults that are often making important financial decisions for the first time. They're also more likely to seek financial advice online, Smit said.

"Nowadays, we have lots of information available online and even with our credit counselling we've noticed ... that there have been fewer (from) the 18-25 demographic approaching (in person)."

Credit Counselling Thames Valley is a social enterprise under the umbrella of Family Service Thames Valley, a local nonprofit organization that provides counselling and support services for individuals, families, and organizations. They approached **mindyourmind**, a group familiar with engaging youth with mental health issues online, for help developing the game. Libro Credit Union provided funding.

A focus group of young adults helped **mindyourmind** design the game, which also offers links to financial resources and offers tips to help players learn more about managing their money.

Scarlett Davidson, a youth development co-ordinator with **mindyourmind**, said financial literacy was a new topic but an important one to address.

"It definitely does play a part in everyone's mental health and wellness," she said. "Having financial difficulties definitely can cause a lot of stress."

For many young adults, financial literacy is "something that you almost have to seek out yourself," she continued. "And the information is always youth friendly. This was an awesome way to breach the questions and answers that youth were looking for in a way that is relevant to them. It's engaging, it's fun (and) it speaks to what the youth want and how this generation seeks out their information the most, through technology."

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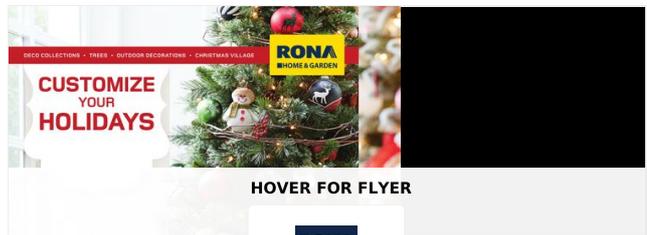
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