

Credit Canada

The Future You Money Project

Mariposa Prompts

www.CreditCanada.com/FutureYou

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Getting Started with the Future You Mariposa Prompts

Your financial decisions today can shape your financial future. The Future You Mariposa Prompts help you explore how your current habits, choices, and goals could influence your future financial self.

Discover your Future You and explore how the choices you make today could shape tomorrow.

How to Use the Prompts

Step 1: Choose a prompt
Browse the list of Future You Mariposa prompts and select one that aligns with your financial goals, habits, or questions.

Step 2: Enter your prompt into Mariposa
Visit creditcanada.com/mariposa and copy your chosen prompt into Mariposa, Credit Canada's AI-powered debt and financial management tool.

Step 3: Make it personal
Fill in the blanks with details about your financial situation, current habits, and future goals so Mariposa can provide a more personalized response.

Step 4: Meet your Future You and explore your next steps
Submit your prompt and discover what your future financial self could look like based on the information you shared. Reflect on what you learn and identify practical changes you could make today to help move toward the financial future you want.

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Prompt #1

What's one small financial habit I could start today that my future self would thank me for?

Prompt #2

I'm **[Enter age]** years old and currently have approximately **[Enter Debt in $X]** in debt. I can afford to put approximately **[Enter Amount Put to Saving/Investing $X]** toward saving or investing each month.
I want to see what my financial future could look like by age 65.
Assuming an average annual market return of 5%, show me:

1. How much I could have by age 65 if I contribute $500 per month.
2. How much I could have by age 65 if I increase my monthly contribution to $750.
3. The difference between the two scenarios.
4. How much of the final amount comes from my contributions versus investment growth.

Show the results in a simple, easy-to-understand way so I can see how increasing my monthly contribution today could affect my future.

Prompt #3

I'm **[Enter age]** years old and currently make approximately **[Enter Monthly Income in $X]** per month. I have approximately **[Enter Debt in $X]** in debt and an extra $500 available each month.
I want to see how I could use that extra $500 to improve my financial future over the next 5 years. Show me what could happen if I use the extra $500 for:

1. **Spending:** What happens if I use the full $500 each month on additional spending?
2. **Saving:** What happens if I put the full $500 toward savings?
3. **Debt repayment:** What happens if I put the full $500 toward my debt?
4. **A combination:** What happens if I split the $500 between spending, saving and debt repayment?

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Prompt #4

I'm **[Enter age]** years old and here's what my finances look like today:

- Monthly income: **[Enter Income in $X]**
- Monthly spending: **[Enter Spending in $X]**
- Total Debt: **[Enter Total Debt in $X]**
- Savings: **[Enter Total Savings in $X]**

I want to see what my finances could look like 5 years from now if I continue doing what I'm doing today. Also show me how I could potentially grow my money through compound interest by investing my savings in options like a TFSA, RRSP, or other investment account, and compare the potential outcomes.

Show me:

1. How much I could have in savings after 5 years.
2. How much debt I would have after 5 years.
3. How much I could potentially spend and save each month.
4. What my overall financial position could look like.

Prompt #5

I'm **[Enter age]** years old and here's what my finances look like today:

- Monthly income: **[Enter Total Monthly Income in $X]**
- Monthly essential expenses: **[Enter Monthly Essential Expenses in $X]**
- Savings: **[Enter Total Savings in $X]**
- Debt: **[Enter Total Debt in $X]**

I want to know how prepared I am for an unexpected financial emergency. Show me:

1. How many months of essential expenses my current savings could cover.
2. How much I should aim to have in an emergency fund.
3. How long it could take me to reach that goal if I save **[$X]** per month.
4. How my financial position could change once I reach my emergency fund goal.

Show the results in a simple way so I can see how prepared I am today.