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Financial literacy means knowing how to spend and save your money. It also means knowing how to invest and borrow money.

In November, organizations help Canadians learn to:

- manage their money and debt.
- save for the future.
- understand their financial rights and responsibilities.

Here are four tips to help you save money:



1. Buy generic brands.



2. Eat at home.



3. Walk, bus or bike to go places.



4. Take shorter showers.

Submitted by Gail Hanney • Photos: iStock/peterhowell, Unsplash/Tyson, Unsplash/Matt Hanns Schroeter, Pixabay/PublicDomainPictures