

**Scotiabank's GET DOLLAR WISE!!! Financial Literacy Competition Launch.**  
**Held on Monday 17<sup>th</sup> 2007**  
**at**  
**Yara Auditorium**  
**Arthur Lok Jack Graduate School of Business**

**Welcoming speech by Mrs. Gillian Benjamin**  
**General Manager**  
**Strategic Marketing,**  
**Scotiabank Trinidad and Tobago Ltd.**

Good morning, and welcome to the launch of **Scotiabank's** financial literacy competition, **GET DOLLAR WISE!!!** I would like to welcome the principals and students who were able to attend this morning, our guest from the Ministry of Education, Mr. Anthony Dalrymple, and members of the media. Thank you for accepting our invitation.

Scotiabank is no stranger to the youth. From our annual Kiddy Cricket competition, to the schools we have adopted throughout the country, Scotiabank has maintained a keen focus on the country's young population. We believe that their development is of utmost importance to this nation and we encourage them to excel in every aspect of their lives.

There is no doubt that finances are the driving force behind the growth of a nation. It is because of this, that we at Scotiabank have accepted our responsibility as a financial institution, to play a role in educating the population. Through this competition, we are seeking to foster financial edification from as early an age as 9 years old.

Some of you may be wondering why we are opening this competition up to such a young age group. This is because we believe that no one is too young to start educating himself or herself about money.

When I was growing up, the only way we knew how to save, was to put our money in the bank closest to us. We weren't concerned about which bank gave better rates, or the investment options that were available. No, all we knew was how to deposit our money into a standard bank account.

Ten years later, everything has changed. Now, financial institutions are offering such wide array of investment, savings and credit alternatives. This is why it is so important to have a firm grasp on financial concepts and options available to you.

Yes, this may all sound very boring to some people. Saving, investment and credit aren't always exciting topics. Why save or invest the same money you can use to buy the latest iPod or designer jeans? Think about it. You can invest \$100 a month in Scotiabank's Get Going account, and after just 5 years, walk away with over \$15,000 dollars. That's a lot of money. Achieving this is only easy when you know and understand your choices.

Knowledge is power, and knowing exactly what you want to do with your money, is even greater power. Remember, it is never too late, or too early, to **GET DOLLAR WISE.**

I hope you enjoy the rest of the program we have in store for you. Thank you.