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Education and Financial Literacy

In 2009 the TD Charitable Foundation donated \$3.6 million to support and sustain educational and financial literacy initiatives and programs affected by the economic downturn.

That's on top of thousands of volunteer hours our employees gave in support of our schools, students and their families. Thousands of children and adults gained essential skills and knowledge through our signature education and financial literacy programs.



TD Bank WOW!Zone

The TD Bank WOW!Zone demonstrates our strong commitment to bringing financial education to families and educators in our communities. It is a free, interactive financial literacy program designed for students in Kindergarten to Grade 12 – both in school and online. We work with local schools and youth organizations to educate students about saving, understanding lines of credit and the stock market. Students, parents and educators can access games, learning activities and lesson plans by visiting the WOW!Zone at tdbank.com. The TD Bank WOW!Zone reaches an average of 7,000 students each month. In 2009, nearly 900 trained TD Bank instructors volunteered 5,000 hours of classroom and in-store instruction to 4,000 classes and 84,000 students.

Summer Reading Program

More than 11,000 children from Maine to Florida participated in TD Bank's Summer Reading Program in 2009. The program encourages children to read and teaches them about saving money; every child who reads 10 books over the summer receives a \$10 deposit into their savings account. This year's young readers earned a total of \$110,000.

TD Bank, through the TD Charitable Foundation, also surprised school libraries from Maine to Florida with \$500,000 in grants to celebrate National Library Week. One hundred local school libraries, primarily in low- to moderate-income areas, received \$5,000 grants for books, technology resources or to support existing library programs.

The annual Summer Reading Program kicked off with Employee Reading Month when employees read to elementary school classes from Maine to Florida, then donated the books to the schools' libraries. The books are specifically chosen for their core message - the importance of saving money. This year, 1,200 employees visited elementary school classes and read to more than 30,000 students!

Non-Profit Training Resource Fund

In 2009, the Non-Profit Training Resource Fund, through the TD Charitable Foundation, made awards of up to \$1,000 to 84 not-for-profits to support job training, education and professional development opportunities for their employees. Eligible organizations focus their support on affordable housing, promote small business development, provide financial literacy programs to low- and moderate-income youth, individuals or families, or provide after-school or extracurricular programming for low- and moderate-income children. In the last three years, 218 grants totalling \$192,000 have been made to strengthen the capacity of not-for-profit organizations to address community needs.

Financial Learning for Homeowners and Small Business Owners

The recent economic downturn has reinforced the importance of providing our customers and the public with the tools to make sound financial decisions, including education for first-time homebuyers and small business owners.

- In the last year, TD Bank participated in 211 mortgage homebuyer seminars, with over 5,300 participants learning about topics such as applying for a mortgage, the loan closing process and post-purchase maintenance to protect their housing investment.
- TD Bank employees supported 58 small business workshops, providing the opportunity for 824 small business owners to learn about preparing a business plan, financing their new businesses, cash flow analysis and, most recently, surviving a bad economy.

See more examples of our work in [education and financial literacy](#).

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