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Mark Kalinowski is a personal finance nerd! His interest grew when reading David Chilton's book *The Wealthy Barber*. Mark completed the Investment Funds in Canada (IFIC) course and the Canadian Securities Course (CSC) while at BMO (Bank of Montréal) and did the Life Licensing Qualification Program (LLQP) for fun while credit counselling. Though a successful salesman and a senior lender, he prefers working at the Credit Counselling Society, where he sells nothing but gets to help people solve money problems and talk personal finance.