



Your Financial To-Do List

Here are some ideas to get your financial house in order:

1. Track Your Spending

For the next 30 days, record everything you spend. You'll become more aware of where your money is going. You can track with a simple note pad, in a spreadsheet or with an app for your smartphone.

2. Complete a Spending Plan

Break down your spending by category and allot amounts for all your expenses and savings. It will help keep you focused on your money management.

3. Complete a Net Worth Statement

Lists all of your assets (home, vehicles, investments, etc.) and subtract your debts (credit cards, lines of credit, loans, etc.) to calculate your net worth.

4. Get a Copy of your Credit Report

Go to the [Equifax](#) and [TransUnion](#)'s website to make sure your credit rating and score are healthy.

5. Cut Spending by 10%

Look for ways to reduce and eliminate some expenses. Tracking your spending will help!

6. Develop an Emergency Fund

Put aside at least three months of basic living expenses in case of an emergency.





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7. Start a Savings Account

Work towards putting away 10% of your gross salary by paying yourself first.

8. Shop for Deals

It could be your car and home insurance by simply raising your deductible.

9. Check your Interest Rates

Check your bank is paying you as well as the rates you're being charged on your debts and ask if these rates can be increased (for interest you earn) or decreased (on interest you pay).

10. Contribute to your RRSP

Try making monthly contributions – especially if your employer matches your contribution. It's a great way to save for your future!

