



# Your Financial Tool Kit

Developed by the Financial Consumer Agency of Canada, the Investor Education Fund and l'Autorité des marchés financiers



## My habits, values, emotions and behaviours

	Yes	No	Sometimes
<p><b>Financial habits</b> are the activities you repeat without thinking, such as:</p> <ul style="list-style-type: none"> <li>• buying a coffee each day or going out for dinner every Friday</li> <li>• putting a fixed amount each month into a savings account.</li> </ul> <p>Are my habits helping me to invest wisely?</p>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<p><b>Personal values</b> can affect financial choices, such as:</p> <ul style="list-style-type: none"> <li>• avoiding anything that could reduce my family's financial security</li> <li>• preferring companies with a positive social record.</li> </ul> <p>Are my values consistent with my investment goals?</p>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<p><b>Emotions</b> may cloud the financial judgments you make, such as:</p> <ul style="list-style-type: none"> <li>• trusting the suggestions of a member of your faith or social group</li> <li>• following a financial advisor's suggestions because you don't want to hurt his or her feelings.</li> </ul> <p>Are my emotions supporting my ability to analyze an investment and make a clear decision?</p>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<p><b>Financial behaviours</b> are the ways you conduct yourself that affect your finances, such as:</p> <ul style="list-style-type: none"> <li>• acting impulsively and relying on intuition</li> <li>• thinking things through, acting methodically and researching.</li> </ul> <p>Are my behaviours supporting my ability to act in a careful and thoughtful way when I invest?</p>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

What steps can I take to make sure my habits, values, emotions and behaviours do not limit my investment choices and actions? (For example, schedule a regular review with my advisor; write down pluses and minuses before making a decision; set up low-cost rewards like a cheap movie or music download when you resist a costly habit; etc.)

1

Empty response box for step 1.

2

Empty response box for step 2.

3

Empty response box for step 3.