



Your Financial Tool Kit

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



Steps to better financial decisions

OK	Does not apply	Steps to help me save	When I'll do it
<input type="checkbox"/>	<input type="checkbox"/>	I will pay off costly debts that keep me from putting money into my savings.	<input type="text"/>
<input type="checkbox"/>	<input type="checkbox"/>	I will start an automatic savings transfer at my financial institution	<input type="text"/>
<input type="checkbox"/>	<input type="checkbox"/>	I will talk to an adviser at my financial institution every year to learn about my savings plan and other financial options.	<input type="text"/>
<input type="checkbox"/>	<input type="checkbox"/>	I will make a written plan to set aside enough money for my future goals, and check once a month to see if I am on target.	<input type="text"/>
<input type="checkbox"/>	<input type="checkbox"/>	I'll set a savings target with a group of friends, and get together to help each other to meet our targets.	<input type="text"/>
<input type="checkbox"/>	<input type="checkbox"/>	I'll give myself an inexpensive reward (make my favourite meal, see my favourite video) every month that I meet my savings target.	<input type="text"/>
<input type="checkbox"/>	<input type="checkbox"/>	If I spend money on something when I know I should save, I'll put an equal amount into my savings account before I make any more expenses.	<input type="text"/>
<input type="checkbox"/>	<input type="checkbox"/>	I will "pay myself first" and set aside a certain percentage of my income (e.g., 5%, 10% or 15%) for savings every month.	<input type="text"/>
List any other steps you could take to help you stick with your savings commitments:			
<input type="checkbox"/>	<input type="checkbox"/>	Other :	<input type="text"/>
<input type="checkbox"/>	<input type="checkbox"/>	Other :	<input type="text"/>
<input type="checkbox"/>	<input type="checkbox"/>	Other :	<input type="text"/>