

# Building Your Financial House

**MISSION:** Help Families Become Properly Protected, Debt Free & Financially Independent

However, there are **3 Reasons** Why People are not doing as well as they could:

1. Failure to Plan
2. Uninformed
3. Misinformed

## FUN & GAMES



### RETIREMENT INCOME – WITHDRAWAL PHASE

**GOAL:** Never run out of money before you die (#1 fear in retirement)



### SPENDING PLAN | SHORTFALL OR SURPLUS

**GOAL:** Control unnecessary spending, avoid impulse purchases, wasting money & attempt to lower Auto & Home Ins



### EDUCATION / COLLEGE SAVINGS

**GOAL:** Take advantage of the **FREE** government Grants- CESG 20 - 40% | CLB \$500 (Pooled vs Self-Directed)



### RETIREMENT SAVINGS – ACCUMULATION PHASE (Long Term)

**GOAL:** Establish Financial Independence Number (FIN#) & Learn about “**Tax Efficient Investing**”  
RRSP's, TFSA, FHSA, NON-REGISTERED, RDSP'S, LIRA, RRIF, IN-TRUST ACCOUNTS, ETC



### DEBT ELIMINATION – BECOME DEBT FREE

**GOAL:** Get a plan to **Control** and **Eliminate Debt** so we can Destroy this “**Financial Cancer**” as it robs your ability to invest and create wealth



### EMERGENCY FUND (Short Term)

**GOAL:** 3-6 months living expenses so protect retirement savings, and prevent going into DEBT deeper



### INCOME PROTECTION / TERM LIFE INSURANCE / DISABILITY

**GOAL:** A plan to replace the income you earn to protect those we love. Our bills don't stop! Want same quality of Life!



### WILL & ESTATE PLAN

**GOAL:** Avoid probate court, name guardians for children under 18, make Living Will & select Power of Attorney



Your FIN# is \$ \_\_\_\_\_ ?



**Most People Don't Plan To Fail; They Fail To Plan!**  
There is always room for improvement!