



## It's time to give yourself a money check-up

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### Downsize your spending habits before December

Everyone can take a more active role in understanding and managing their finances and winter is an excellent time to take stock. It is time to give yourself a money check-up, create a mid-year budget, and make some necessary financial adjustments. Here are three important things you need to consider.

1. **Scale down on debt and spending.** Every time you pay off one debt, you will have more money to pay off the next one... and hopefully, you can be free of debt that much sooner.

#### IMPORTANT

Do research before going into debt. The rates vary – sometimes substantially – and this is especially true when you have a good credit record. BUT first consider whether you can wait, save and pay cash.

2. **Budget and take it one step at a time.** Choose one bill each month, for example your cell phone contract, car insurance or bank charges, and spend some time making sure it is as cost-effective as possible. If you feel you are overspending, consult your service provider or financial advisor.
3. **Determine your financial goals.** Always consider your financial goals before swiping your card or withdrawing cash. It's important to determine whether the money you are spending is aligned or will help the goal you are aiming to achieve.

**Speak to your financial advisor about how you can add more towards your retirement savings in the second half of this year!**

#### CONTACT US

Should you have any questions,  
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