



1. Set Clear Financial Goals

- Define 1 short-term goal (0-12 months)
- Define 1 medium-term goal (1-5 years)
- Define 1 long-term goal (5+ years)

2. Create a Budget You Can Stick To

- Track all income and expenses for one month
- Set monthly spending limits by category
- Adjust spending to ensure a positive cash flow

3. Build an Emergency Fund

- Save at least \$1,000 for starter emergency fund
- Set a target of 3–6 months' worth of living expenses

4. Eliminate Debt Strategically

- List all debts (amount, interest rate, minimum payment)
- Choose a payoff method: Debt Snowball Debt Avalanche
- Make extra payments whenever possible

5. Boost Your Credit Health

- Check your credit report for free (Canada: Equifax, TransUnion)
- Dispute any errors you find
- Keep credit usage under 30% of available limit

6. Start Investing for Your Future

- Open a retirement account (e.g., RRSP, TFSA)
- Contribute a set percentage of each paycheck
- Educate yourself on basic investment options

7. Protect Your Wealth

- Review your insurance (life, health, disability)
- Create or update your will and power of attorney

8. Commit to Lifelong Learning

- Read 1 book or take 1 course on personal finance this year
- Join a financial community or enroll in a coaching program for accountability and support

 **Reminder:** Progress is better than perfection. Small, consistent steps will transform your financial future!