

# FINANCIAL TO DO LIST

PRIORITY	DUE DATE	WHAT	WHO	IN PROGRESS	DONE
		<b>BUDGET</b> <ul style="list-style-type: none"> <li>Set a household budget, review it regularly and amend as needed</li> <li>Post receipts/invoices nightly *it only takes 2 minutes to stay current</li> </ul>			
		<b>PREPARE A WILL</b> <ul style="list-style-type: none"> <li>if done by lawyer and held with lawyer then make sure someone knows who your lawyer is</li> <li>if you do it yourself, make sure someone knows where it is.</li> </ul>			
		<b>BANK ACCOUNTS</b> <ul style="list-style-type: none"> <li>make sure daily bank account is not charging a lot of fees (or none at all)</li> <li>set up on-line account for savings, example ING</li> </ul>			
		<b>RRSP</b> <ul style="list-style-type: none"> <li>get retirement plan set up and contributions made</li> </ul>			
		<b>TFSA</b> <ul style="list-style-type: none"> <li>set up a Tax Free Savings Account and make a contribution, this is to be used for emergencies, or retirement savings</li> </ul>			
		<b>CHILDREN</b> <ul style="list-style-type: none"> <li>RESP-set up education savings, if you are planning on your children attending post-secondary education</li> </ul>			
		<b>LIFE INSURANCE</b> <ul style="list-style-type: none"> <li>either get a pure life insurance policy or a hybrid life insurance policy with investment options</li> </ul>			
		<b>CHILDREN'S LIFE INSURANCE</b> <ul style="list-style-type: none"> <li>set up hybrid life insurance policy with investment options as soon as possible.</li> <li>It is very inexpensive, it pre-qualifies the children and sets them up for their future</li> </ul>			
		<b>INCOME PROTECTIONS</b> <ul style="list-style-type: none"> <li>Make sure Cancer Guard, Critical Illness and Disability is in place. It doesn't cost much to protect your income in case something unforeseen happens. Without it, it could devastate your finances.</li> </ul>			

**NOTES**