



# Check-list



The Basics	Yes	In progress	No
Emergency funds (3-6 months of expenses)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Open high interest savings account (HISA) to keep emergency funds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Invest in index funds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Use an online brokerage for a self directed investment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Max out RRSP	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Max out TFSA	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Collect max amount of RESP grant -if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Save ... % of your net income (suggested: 20%)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Collect max amount of employer contribution in pension plan - if applicable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Adhere to budget	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



## Lifestyle Habits

Shop around for the best service provider once a year: internet	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Shop around for the best service provider once a year: cellphone plan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Shop around for the best service provider once a year: home & car insurance policies	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Review your credit card offering once a year	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Use a cash back app (Rakuten)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>





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## Lifestyle Habits

Reduce energy consumption	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Automate bills payments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Use up all gift cards	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Claim all relevant medical expenses using benefits coordination in a timely manner	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



## Potentially high impact but difficult to achieve

Limit car usage (payments, gas, insurance)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Move to a lower cost of living area	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Create multiple sources of income	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Invest in real estate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



## Other : add your own tactics

	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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