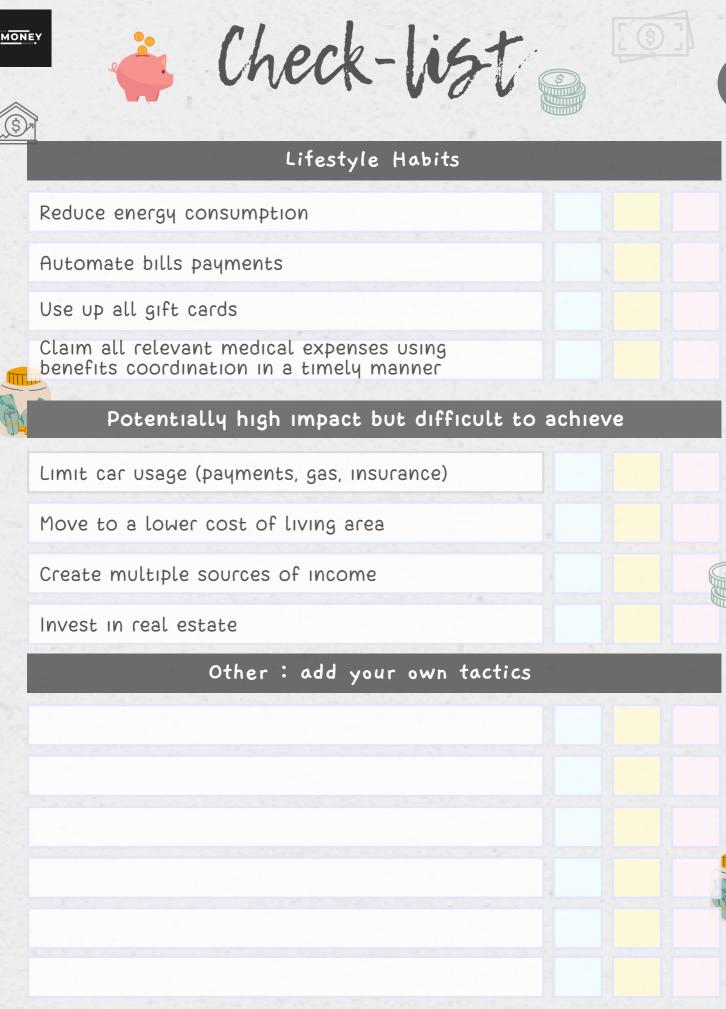
MONE	Check-list	A
	The Basics Yes progress No	Ŧ
	Emergency funds (3–6 months of expenses)	
	Open high interest savings account (HISA) to keep emergency funds	
	Invest in index funds	
	Use an online brokerage for a self directed	
	Max out RRSP	
	Max out TFSA	
	Collect max amount of RESP grant -if applicable	
	Save % of your net income (suggested: 20%)	C
	Collect max amount of employer contribution in pension plan – if applicable	
	Adhere to budget	
	Lifestyle Habits	
	Shop around for the best service provider once a	
	Shop around for the best service provider once a year: cellphone plan	
	Shop around for the best service provider once a year: home & car insurance policies	
	Review your credit card offering once a year	RE
	Use a cash back app (Rakuten)	
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