

# canadian personal finance blog

Canadian Personal Finance Blog: Your Ultimate Guide to Financial Wellness

**canadian personal finance blog** resources are invaluable for anyone looking to navigate the complexities of money management in Canada. From understanding the nuances of RRSPs and TFSAs to mastering budgeting and debt reduction strategies, a good Canadian personal finance blog offers actionable advice tailored to the unique economic landscape of the country. This comprehensive guide will explore the essential topics covered by top Canadian personal finance blogs, empowering you with the knowledge to make informed financial decisions, build wealth, and achieve your long-term financial goals. We will delve into investment strategies, retirement planning, credit management, and the importance of financial literacy in today's dynamic Canadian economy.

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## Understanding the Canadian Financial Landscape

Navigating personal finances in Canada requires an understanding of the specific economic and regulatory environment. This includes familiarity with Canadian tax laws, financial institutions, and investment vehicles that are unique to the country. A robust Canadian personal finance blog will often begin by laying this foundational knowledge, explaining concepts like the Bank of Canada's interest rate policies and their impact on mortgages and loans, as well as the different provincial variations in financial regulations.

Key aspects of the Canadian financial landscape include the prevalence of credit, the importance of understanding credit scores, and the various types of financial products available. Canadians often grapple with the cost of living, particularly in major urban centres, making budgeting and savings strategies paramount. Furthermore, understanding government benefits and programs, such as the Canada Child Benefit or various provincial social assistance programs, can significantly impact an individual's or family's financial well-being.

## Key Canadian Financial Concepts

Several core financial concepts are fundamental for Canadians. These include understanding the distinction between registered and non-registered investment accounts, such as Registered Retirement Savings Plans (RRSPs) and Tax-Free Savings Accounts (TFSA). These accounts offer significant tax advantages and are central to long-term wealth accumulation. Learning about the Canadian banking system, including the roles of major banks and credit unions, is also crucial for effective financial management.

Other vital concepts include understanding different types of insurance relevant to Canadians, such as provincial health insurance, life insurance, disability insurance, and home or tenant insurance. The nuances of the Canadian housing market, including mortgage rules and property taxes, also play a significant role in the financial lives of many Canadians. Awareness of consumer protection laws related to financial products and services is equally important.

## Mastering Your Budget and Spending Habits

At the heart of any sound personal finance strategy is a well-crafted budget. A Canadian personal finance blog will invariably emphasize the importance of tracking income and expenses to gain a clear picture of where money is going. This foundational step allows individuals to identify areas of overspending and opportunities for savings, which are critical for achieving financial goals. Effective budgeting isn't just about restriction; it's about intentional allocation of resources to align with your values and objectives.

Creating a budget involves listing all sources of income and categorizing all expenses, both fixed (like rent or mortgage payments) and variable (like groceries or entertainment). Many Canadian personal finance blogs offer various budgeting methods, from the traditional envelope system to modern budgeting apps. The goal is to develop a sustainable spending plan that allows for savings, debt repayment, and discretionary spending, fostering a sense of control over one's financial life.

## Budgeting Techniques for Canadians

Various budgeting techniques can be employed to suit different lifestyles and financial situations. The 50/30/20 rule, where 50% of income goes to needs, 30% to wants, and 20% to savings and debt repayment, is a popular starting point. For those seeking more granular control, zero-based budgeting, where every dollar of income is allocated to a specific category, can be highly effective. Many Canadian personal finance blogs provide downloadable templates and guides to help readers implement these techniques.

Understanding seasonal expenses and irregular income streams is also a key aspect of budgeting for Canadians. This might include planning for annual property tax bills, holiday spending, or fluctuating work income. Proactive planning through budgeting ensures that these expenses are accounted for,

preventing financial stress and unexpected debt. Utilizing online banking tools and budgeting apps designed for the Canadian market can further streamline this process.

## **Investing for Canadians: Maximizing Returns**

Investing is a cornerstone of wealth building, and Canadian personal finance blogs offer extensive guidance on how individuals can grow their money over time. Understanding the various investment options available within Canada, from stocks and bonds to mutual funds and exchange-traded funds (ETFs), is crucial. These blogs often demystify complex investment terminology and provide strategies for building a diversified portfolio aligned with an individual's risk tolerance and financial horizon.

The discussion around investing for Canadians frequently revolves around registered accounts like RRSPs and TFSAs, highlighting the tax-efficient growth they enable. Furthermore, Canadian personal finance experts often advise on selecting investment products available through Canadian financial institutions, considering factors such as management expense ratios (MERs) and the performance of Canadian market indices. Building a long-term investment strategy requires patience, discipline, and a commitment to continuous learning, all of which are fostered through accessible financial content.

## **Investment Vehicles and Strategies**

Canadians have access to a wide array of investment vehicles. Low-cost index funds and ETFs are frequently recommended for their diversification and cost-effectiveness, making them ideal for many investors, especially those starting out. For those with more experience or a higher risk tolerance, individual stocks and bonds offer potential for greater returns but also come with increased risk. Canadian personal finance blogs often explore strategies for dollar-cost averaging, dividend investing, and growth investing.

Risk management is a critical component of any investment strategy. Blogs will discuss asset allocation – the mix of different asset classes in a portfolio – as a primary tool for managing risk. Rebalancing a portfolio periodically to maintain the desired asset allocation is also a commonly advised practice. Understanding market volatility and developing a long-term perspective are essential for weathering market downturns and achieving sustained investment growth. Many resources will also touch upon ethical investing and socially responsible investing (SRI) options available to Canadian investors.

## **Retirement Planning in Canada: Securing Your**

# Future

Planning for retirement is a long-term objective that requires consistent effort and strategic decision-making. Canadian personal finance blogs are a vital resource for understanding the various pathways to a secure retirement in Canada. This includes maximizing contributions to registered retirement savings plans (RRSPs) and considering the benefits of Tax-Free Savings Accounts (TFSAs) for supplemental retirement funds. The interplay between these accounts and other retirement income sources, like government pensions (CPP and OAS), is a frequent topic.

Understanding your retirement needs and developing a savings plan is the first step. This involves estimating your expected expenses in retirement and determining how much capital you will need to generate that income. Many Canadian personal finance blogs provide retirement calculators and offer advice on how to adjust your savings rate as you get closer to your retirement years. The goal is to ensure financial independence and the ability to enjoy retirement without financial worry.

## Retirement Accounts and Strategies

The Registered Retirement Savings Plan (RRSP) is a cornerstone of Canadian retirement planning, offering tax deductions on contributions and tax-deferred growth. Contributions are taxed upon withdrawal in retirement, often at a lower income level. The Tax-Free Savings Account (TFSA), while not solely a retirement account, is an excellent tool for supplementing retirement savings due to its tax-free growth and withdrawals. Many blogs will compare the benefits of using both RRSPs and TFSAs based on an individual's current and projected future income.

Other retirement planning strategies discussed include the importance of starting early, the power of compound interest, and the role of annuities or pension plans if available through employment. Canadians are also encouraged to consider their expected lifestyle in retirement, which influences the amount they need to save. Financial advisors and blogs often emphasize the need for regular reviews of retirement plans to adapt to changing circumstances and market conditions.

## Debt Management and Credit Building Strategies

Effective debt management is crucial for financial health, and Canadian personal finance blogs provide practical advice for Canadians looking to reduce or eliminate debt. This often starts with understanding the different types of debt, such as high-interest credit card debt, student loans, and mortgages, and prioritizing repayment strategies. Strategies like the debt snowball or debt avalanche methods are frequently explained, empowering individuals to tackle their debts systematically.

Building and maintaining a good credit score is another vital aspect of personal finance. A strong credit score can lead to lower interest rates on

loans and mortgages, making it easier to achieve financial goals. Canadian personal finance blogs offer insights into how credit scores are calculated, what factors influence them, and practical steps for improving one's creditworthiness, such as making timely payments and responsibly managing credit utilization. Understanding how to avoid common credit pitfalls is also a key focus.

## **Strategies for Debt Reduction**

The debt avalanche method involves paying off debts with the highest interest rates first, while the debt snowball method focuses on paying off the smallest debts first for psychological wins. Both strategies are detailed with examples to illustrate their effectiveness. Blogs will also discuss the importance of avoiding new debt while working on repayment and exploring options like balance transfers or debt consolidation loans, with careful consideration of their terms and conditions.

For Canadians with significant debt, seeking professional advice from non-profit credit counselling services may be recommended. These services can help individuals develop a realistic repayment plan and negotiate with creditors. Furthermore, understanding the impact of debt on financial goals, such as saving for a down payment on a home or investing, is often highlighted. Prioritizing debt repayment, especially for high-interest debt, frees up capital for future financial growth.

## **Tax Planning and Savings Opportunities in Canada**

Tax planning is an integral part of personal finance in Canada, and a good Canadian personal finance blog will guide readers through the intricacies of the Canadian tax system. Understanding how to maximize tax deductions and credits can lead to significant savings. This includes awareness of common deductions related to employment expenses, medical expenses, and charitable donations, as well as credits like the Canada Child Benefit and the GST/HST credit. The goal is to legally minimize tax liability and increase disposable income.

Many blogs also focus on tax-efficient investing, particularly highlighting the benefits of using RRSPs and TFSAs. They explain how different types of investment income (interest, dividends, capital gains) are taxed in Canada and offer strategies for structuring investments to be as tax-efficient as possible. Staying informed about annual tax law changes and their potential impact on personal finances is also a recurring theme.

## **Maximizing Tax Benefits**

Leveraging registered savings plans like RRSPs and TFSAs is a primary tax-

saving strategy discussed. For RRSPs, the tax deduction directly reduces taxable income, while TFSA withdrawals are always tax-free. Canadian personal finance blogs often provide detailed comparisons of these accounts and scenarios for optimal utilization. Understanding the implications of withdrawing from registered accounts before retirement is also covered, including potential penalties and tax liabilities.

Beyond registered accounts, Canadians can benefit from various provincial and federal tax credits and deductions. These might include credits for educational expenses, eligible dependant amounts, or investments in specific industries. Staying organized with financial documentation throughout the year is crucial for claiming all eligible tax benefits. Many blogs offer checklists and tips to ensure that no potential tax savings are overlooked when filing tax returns.

## **Financial Literacy and Continuous Learning**

Financial literacy is the foundation upon which sound personal finance decisions are built. A comprehensive Canadian personal finance blog serves as a platform for continuous learning, demystifying complex financial topics and empowering individuals to take control of their financial future. The world of finance is constantly evolving, with new products, regulations, and economic trends emerging regularly, making ongoing education essential for maintaining financial well-being.

By providing accessible and easy-to-understand content, these blogs help Canadians develop a greater understanding of budgeting, saving, investing, debt management, and retirement planning. They foster a proactive approach to personal finance, encouraging readers to seek out information, ask questions, and make informed choices rather than relying on guesswork or outdated advice. Ultimately, a commitment to financial literacy is a commitment to long-term financial success and security.

## **Resources for Financial Education**

Canadian personal finance blogs offer a wealth of resources, including articles, guides, calculators, and often links to reputable external sources. They cater to various levels of financial knowledge, from beginner introductions to more advanced investment strategies. Readers can find information on specific Canadian financial products, such as different types of mortgages or investment funds, and learn how to compare them effectively.

Beyond blogs, financial literacy can be enhanced through books, podcasts, webinars, and workshops. Many Canadian financial institutions also offer free educational resources. The key is to engage with reliable and objective sources of information. By actively pursuing financial education, individuals can build confidence in their financial decision-making abilities and navigate the complexities of personal finance with greater ease and success.

# Choosing the Right Canadian Personal Finance Blog

Selecting the most suitable Canadian personal finance blog depends on your individual needs and learning style. Look for blogs that offer content relevant to your current financial situation, whether you are a student, a young professional, a family, or nearing retirement. The best blogs are those that provide clear, actionable advice grounded in the Canadian financial context.

Consider the author's credentials, their transparency about any potential affiliations, and the overall tone of the blog. A blog that resonates with you personally and provides practical, evidence-based strategies will be most effective in helping you achieve your financial goals. Regularly engaging with a trusted Canadian personal finance blog can be a powerful tool in your journey towards financial wellness.

## What to Look for in a Blog

When evaluating a Canadian personal finance blog, consider its recency of content, as financial advice needs to be up-to-date. Look for clear explanations of complex topics, avoiding jargon where possible or defining it clearly. Personal stories can be relatable, but the core advice should be objective and supported by financial principles. The blog should also ideally cover a broad range of personal finance topics relevant to Canadians.

Check if the blog offers tools or resources that can aid in your financial planning, such as budgeting templates or investment comparison charts. A strong community aspect, like a comments section where readers can ask questions and share experiences, can also be beneficial. Ultimately, trust and credibility are paramount; choose a blog that you feel confident in and that consistently provides valuable insights.

## FAQ

### **Q: What are the most important topics typically covered by a Canadian personal finance blog?**

A: A Canadian personal finance blog typically covers essential topics such as budgeting and expense tracking, saving strategies, investing for growth (including RRSPs and TFSAs), debt management and credit building, retirement planning, tax optimization, and understanding Canadian financial products like mortgages and insurance. The goal is to provide comprehensive guidance for achieving financial wellness within the Canadian context.

### **Q: Why is it important to find a personal finance**

## **blog specifically for Canadians?**

A: It's crucial to find a Canadian personal finance blog because financial laws, tax regulations, investment products, and economic conditions vary significantly between countries. Advice tailored to the Canadian system, such as discussions on RRSPs, TFSAs, Canadian tax credits, and the Canadian banking landscape, is far more relevant and actionable than general global financial advice.

## **Q: How can a Canadian personal finance blog help me with my investment strategy?**

A: A Canadian personal finance blog can help with your investment strategy by explaining various investment vehicles available in Canada (e.g., ETFs, mutual funds, stocks, bonds), detailing how to utilize registered accounts like RRSPs and TFSAs for tax-efficient investing, discussing asset allocation and diversification principles, and offering guidance on risk tolerance and long-term investment goals relevant to the Canadian market.

## **Q: What are some common budgeting methods discussed on Canadian personal finance blogs?**

A: Common budgeting methods featured on Canadian personal finance blogs include the 50/30/20 rule (needs, wants, savings), zero-based budgeting, and envelope budgeting. They often provide practical tips on tracking expenses using apps or spreadsheets, planning for irregular expenses, and creating a sustainable spending plan aligned with Canadian income and living costs.

## **Q: How do Canadian personal finance blogs address debt management and credit scores?**

A: These blogs provide strategies for paying down various types of debt, such as credit cards and student loans, often detailing methods like the debt snowball or debt avalanche. They also explain how Canadian credit scores are calculated, what factors influence them, and offer actionable advice on how to build and maintain good credit through responsible financial habits.

## **Q: What tax planning advice can I expect from a Canadian personal finance blog?**

A: You can expect advice on maximizing tax deductions and credits available to Canadians, understanding the tax implications of different income types (employment, investment), and utilizing registered savings plans (RRSPs, TFSAs) for tax-efficient growth. Blogs often highlight upcoming tax changes and provide tips for year-round tax preparedness.



## Q: Are there blogs that focus on specific life stages, like young adults or retirees, in Canada?

A: Yes, many Canadian personal finance blogs cater to specific life stages. You can find content geared towards young adults focusing on student debt and early saving, or blogs for retirees discussing income management and estate planning within the Canadian legal and financial framework.

## Q: How can I ensure the advice from a Canadian personal finance blog is trustworthy?

A: To ensure trustworthiness, look for blogs that cite sources, have experienced authors with relevant credentials (e.g., CFP, CPA), clearly disclose any affiliations or sponsorships, and provide balanced perspectives. Reading comments sections and comparing information with other reputable sources can also help in assessing credibility.

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**canadian personal finance blog:** *Personal Finance for Canadian Youth* Jonathan Chao, 2020-07-11 Most people don't have the time to research and learn about personal finance. Personal Finance for Canadian Youth helps solve this problem by putting different topics and information into one easy-to-read book. You'll gain knowledge and skills that will help you for the rest of your life. Topics covered include: Spending & Budgeting, Debt, Banking, Investments, Taxes & Government programs, and Financial Independence / Retirement in Canada. It also includes referral codes at the end. This book costs \$4.20, but all proceeds will be donated to The Greater Vancouver Food Bank. I wrote this book because a lot of my friends and classmates keep asking me about my personal finance and how to invest in stocks. I think that everyone should be educated on financial literacy in order to lead a financially free life.

**canadian personal finance blog: Money Like you Mean It: Personal Finance Tactics for the real World | A simple guide to master personal finance and make more money** Erica Alini, 2023-10-09 Confused whether to buy a house or rent it? How to manage debts? Is it really essential to have a passive income source to aid wealth creation? MONEY LIKE YOU MEAN IT is a personal finance tool kit to help you manage finance in the real world. For the new age investors, who want to make the most of what they have, this is a treasure trove of information! - Smart tools to aid wealth generation and management - Learn the ins and outs of smart borrowing and debt management - Practical insurance advice and budgeting techniques - Hands-on insights into savings for retirement - Packed with recent and relevant examples

**canadian personal finance blog:** *The Path to Financial Peace* Mckala Mcleod, Dean Williams, 2015-09-21 Wow! The Path to Financial Peace is a treasure chest full of wisdom. This book is a

dream come true and a breath of fresh air for anyone who desires to acquire wealth. The authors have managed to creatively package the best financial success principals throughout time and pack it all in one book. Sprinkled with humour and exciting practical action points, this is one of the best financial tools I have come across. It doesn't do justice to simply call this a book. It's more of a manual and home study course to develop the millionaire mind-set. Junior Ogunyemi Author of How to be a student Entrepreneur Concise, practical, to the point. If you are ready to take control of your finances, this book is a great place to start. Kolarele Sonaike President 100 Black Men of London

**canadian personal finance blog:** *RRSPs: the Definitive Book on Registered Retirement Savings Plans* Preet Banerjee, 2008-01-07 The definitive book on Registered Retirement Savings Plans for Canadians. 41 strategies discussed complete with examples. Don't pay a cent more in tax than you absolutely have to! Up to date for 2007/2008.

**canadian personal finance blog:** *Business Expert's Guidebook: Small Business Tips, Technology Trends and Online Marketing* Scott Steinberg, 2012-06-01 From smartphone apps to tablet PCs and social networks, any business can use technology to increase ROI and boost productivity without sacrificing quality or customer service. A complete guide with hints, tips and advice for modern executives of all experience levels, small business expert and entrepreneur Scott Steinberg reveals how to tap their power within. From marketing and management to leadership, advertising and public relations, learn how to slash costs and maximize productivity using today's latest high-tech innovations. Every business - and business plan - can profit from keeping up with IT advances. Join us as we reveal how to give yours an upgrade. Includes: Best Business Apps, Gadgets, Online Services - Social Media Secrets: Facebook, Twitter, Google+ - Advertising and PR on Any Budget - Online Marketing and SEO - IT Security Tips - How to Start Any Business Overnight The one book every entrepreneur should keep handy. Gary Shapiro, CEO, Consumer Electronics Association

**canadian personal finance blog:** *Endless Seas: Never Meet Your Idols* John Champaign, 2023-02-08 Captain Joseph Baxtor and his crew on the sailing ship Phoenix cross dimensions through underwater portals on behalf of 'The Pantheon', a collection of cultures each led by their own created god. On their maiden voyage, they are sent to establish diplomatic relations with the El-Fax, a recently discovered, friendly culture. Rather than being the routine voyage expected, everything may not be as it first appears.

**canadian personal finance blog:** *Financial First Aid* Alyssa Davies, 2022-05-03 A practical guide for handling life's financial emergencies for the cash-strapped, the meticulous budgeter, and everyone in between. What do a layoff, a medical emergency, a broken appliance, and a natural disaster have in common? Each scenario has the potential to upend your personal finances, no matter your financial situation. Money can be an intense source of stress, especially when you suddenly don't have enough of it. This handy and accessible reference from Alyssa Davies, founder of the popular finance blog Mixed Up Money, is here to help you navigate these financial ups and downs with a judgment-free approach. It offers actionable advice for different types of emergencies, short- and long-term solutions, resources, and tips from well-known financial experts who have been there before. You'll find scripts for negotiating payments for large bills, and learn how to revise a budget if you need to care for a loved one who is sick, recognize financial abuse, and much more. Charming illustrations by the author add a touch of humor to her expert advice. Best practices for building a robust emergency fund and road maps for recovering from a financial emergency will help you face your next rainy day.

**canadian personal finance blog:** *The Procrastinator's Guide to Retirement* David Trahair, 2021-03-06 Let's face it, planning and saving for retirement is not easy. We are told that the earlier we start the better and that the "magic of compounding" will make our dreams come true if we simply trust the stock market and our investment advisor. But for most people it's simply not possible. People in their twenties are often saddled with student debt and may be struggling to find suitable full-time employment. Saving for retirement is the last thing on their minds, as it should be. Then in our thirties and forties we tend to do things like get married, have kids, and buy houses. All

these things cost a lot of money! So for many people there simply isn't any money left to put away for retirement. Therefore many of us become procrastinators when it comes to saving for retirement. But there is hope. This book will take you step-by-step through planning and saving for retirement starting in your fifties and the best way to fund your retirement years. It is designed for people approaching retirement who want to ensure it is comfortable and stress-free.

**canadian personal finance blog: ETFs For Canadians For Dummies** Bryan Borzykowski, Russell Wild, 2022-08-24 Break into the exciting Canadian market for exchange-traded funds Exchange-traded funds (ETFs) are an increasingly popular part of the investing landscape, being less volatile than individual stocks, cheaper than most mutual funds, and subject to minimal taxation. *ETFs For Canadians For Dummies* will guide you through the process of investing in ETFs in Canada, a smaller and sometimes riskier market. You'll get the most up-to-date information on the ETF investing landscape, and we'll help you figure out how to navigate the fast-changing marketplace. This book makes it all easy to understand, and offers updated info on the available ETFs, investment and tax laws, and market projections. Invest your money wisely in the Canadian ETF market Maximize your profits when you trade on the stock market Discover how investing in Canada is different from investing elsewhere Learn how to invest online with the latest apps and other tools This is the book for Canadian investors who want to diversify their investment portfolio and break into exchange traded funds. With the help of *Dummies*, anyone can learn to invest in ETFs.

**canadian personal finance blog: Seeking Equality** John Harles, 2017-10-25 In *Seeking Equality*, John Harles considers the factors accounting for these cross-border differences.

**canadian personal finance blog: 10,001 Ways to Live Large on a Small Budget** Wise Bread Writers, The Writers of Wise Bread, 2009-01-01 A treasury of top-selected submissions to the popular personal finance blog [WiseBread.com](http://WiseBread.com) shares insights on how to enjoy life while living responsibly, in a resource that organizes entries under such headers as shopping in bulk, saving money while going green, and reducing one's mortgage and rent costs. Original.

**canadian personal finance blog: Fight Back** Ellen Roseman, 2013-01-04 Money-saving advice from Canada's leading consumer advocate In this book Ellen Roseman distills the financial advice she gives in her columns and blogs into 81 quick tips that all Canadians can use to help them spend sensibly, save money, and avoid costly consumer traps. This book of personal finance greatest hits is filled with illustrative examples and cautionary advice from Roseman and stories from her faithful readers. Filled with a wealth of information, the book includes the low-down on dealing with banks and car dealers, cutting costs of communication services, improving your credit, buying and renovating a home, fighting online fraud, ensuring you have the right insurance, and more. Offers an easy-to-use guide for being smart with your money Includes how to advice on handling the most common financial pitfalls Contains the best advice from Ellen Roseman's columns and blogs Written by Canada's most popular and savvy consumer advocate Don't spend another dollar until you read Ellen Roseman's best-ever tips for saving money and making wise financial decisions.

**canadian personal finance blog: Kiplinger's Personal Finance**, 2008-07 The most trustworthy source of information available today on savings and investments, taxes, money management, home ownership and many other personal finance topics.

**canadian personal finance blog: Keeping Finance Personal** Ellyce Fulmore, 2024-01-23 "... a clear, approachable guide to help readers untangle their relationship with money, understand the systems and inequities that impact them, and reclaim financial independence."—Edgar Villanueva, bestselling author of *Decolonizing Wealth* An intersectional approach to personal finance from queer, neurodivergent personal finance educator and TikTokker, Ellyce Fulmore. There's no magic formula for being "good with money." The perfect budgeting spreadsheet or debt repayment plan will never address the root of your money issues. When Ellyce Fulmore started her journey with personal finance, she was drowning in \$35K of debt, had \$60 to her name, and avoided looking at her bank account. Her own "aha" moment came when she realized that the reason she and so many others have struggled with finances has little to do with being "bad with money." Instead, it has

everything to do how identity and lived experience affect financial behaviors. Now in *Keeping Finance Personal*, Ellyce offers a shame-free, trauma-aware approach that explores the complex, nuanced, and deeply personal relationship between your identity and your money. With chapters exploring topics such as finding safe spaces, personal values, relationship dynamics, family systems, and culture, it's clear this is not your typical finance book. Readers will engage with how their upbringing, sense of self, trauma, and mental health impact their decisions, and begin a journey to change their relationship with money. This book is for the woman facing sexism at her local bank, the neurodivergent person struggling with impulse spending, the young adult questioning societal expectations, the 2SLGBTQIA+ couple searching for a place to rent—all the people that don't fit into the mold that traditional finance advice is aimed at. Filled with interviews from a diverse range of voices, practical exercises, and tangible tips, *Keeping Finance Personal* provides a path to develop a healthy money mindset and create a life where financial stability and joy coexist.

**canadian personal finance blog: Personal Finance Workbook For Dummies** Sheryl Garrett, 2012-02-01 Hands-on tools and strategies to boost your financial fitness From analyzing assets to planning for retirement, this new edition of *Personal Finance Workbook For Dummies* gives you the information and resources you need to get your finances under control. *Personal Finance Workbook For Dummies* walks you through a private financial counseling session, using worksheets, checklists, and formulas for assessing financial health, providing for day-to-day financial management, making wise financial decisions, and investing for financial growth. Addresses the latest changes in tax and credit laws and regulations Strong focus on behavioral finance and how these issues impact decision-making with regard to personal money management Tips to plan for big-ticket purchases Expanded coverage on building and managing wealth Information on how effective asset allocation can help reduce volatility and/or increase opportunity Websites and ideas on how to get the most bang for your buck in everyday household expenditures From budgeting and cutting expenses to getting out of debt and planning for retirement, *Personal Finance Workbook For Dummies* is a solution for those looking to avoid bankruptcy as well as those looking for something to help them plan for a successful financial future.

**canadian personal finance blog: The Post-Fordist Sexual Contract** Lisa Adkins, Maryanne Dever, 2016-03-16 This collection analyzes shifting relationships between gender and labour in post-Fordist times. Contingency creates a sexual contract in which attachments to work, mothering, entrepreneurship and investor subjectivity are the new regulatory ideals for women over a range of working arrangements, and across classed and raced dimensions.

**canadian personal finance blog: The First \$100k** Louise Allison, 2024-11-25 Do the terms “dollar-cost averaging” and “dividend reinvestment” make your head spin? How about “debt consolidation”? Don't make that face. I see you making that face. What if learning to manage your money was easy? And fun. Yeah, I said it. Fun. Most of us are scared to take control of our finances because we don't know what that means or how to do it. We were never taught to, our partners always did it for us, we don't have enough money to manage, it's too late to learn . . . But it's never too late, and *The First \$100K* makes learning about money management easy and fun. Whether you have specific goals like paying off credit card debt, saving for a new home, or planning your retirement paddleboarding on Lake Como, this book will give you straightforward steps to get there. Yes, even to Lake Como. From creating a budget you'll actually follow, to understanding debt and how to pay it off, the book shares practical advice and resources to help you get your financial house in order. It goes on to cover the basics of savings (that thing you do when you're not buying fancy paddleboard equipment), how to grow your money to meet your goals, and what to do with the money once you've started saving it. It explains investing in easy-to-understand terms (no jargon, pinky swear), decoding what different kinds of investments mean, how they can help you meet your goals, and how to get started with them. Using simple steps, helpful graphics, and entertaining examples, this book will demystify personal finance, empowering you to make the right decisions to improve your financial health. And get to Lake Como, obviously. By the end of the book, you'll be dollar-cost averaging and dividend reinvesting like the debt-consolidating superstar you are.

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