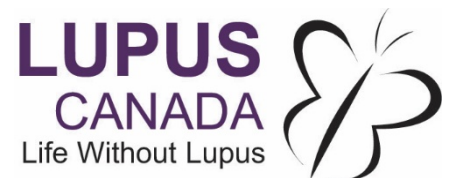


Financial Management Toolkit

- > Budget Checklist
- > Financial Planning Checklist
- > Benefits Checklist



Lupus Canada Advocacy Webinar
“Managing Your Finances While Living with Lupus”

BUDGET CHECKLIST

INCOME

- Salary (paycheck)
- Side Hustle Income
- Bonuses
- Tips
- Alimony (received)
- Gifts (received)

FOOD

- Groceries
- Restaurants

PERSONAL CARE

- Haircuts / Barber
- Cosmetics
- Nail Salon
- Messages / Spa
- _____

GIVING

- Charity / Donations

TRANSPORTATION

- Public Transportation
- Uber / Lyft
- Fuel / Gas
- Car Maintenance / Repairs
- Car Loan / Annual Fees
- Roadside Assistance

SUBSCRIPTIONS

- Gym Memberships
- Magazines
- Professional Society Fees
- Netflix / Prime / Disney+
- Amazon Prime
- Music (Spotify)
- Software Subscription
- Identity Theft Protection
- _____

HOUSING

- Rent
- Mortgage
- HOA Fees
- Home Maintenance / Repairs
- Home Improvement / Upgrades
- Property Taxes
- Home Warranty
- Lawn Care
- Home Security Services
- _____

CLOTHING

- Adult Clothing
- Kid Clothing
- Dry Cleaning
- Specialty Clothing (UV Protected)
- _____

KIDS

- Extra-curricular Activities
- Toys
- Allowance
- Tuition
- School Uniforms
- Babysitter
- Child Support (paid)
- _____

MEDICAL

- Hospital Visits
- Dentist Visits
- Prescriptions / Medications
- Over-The-Counter Meds
- Glasses / Contacts
- Vitamins / Supplements
- Additional Costs (semi-private / private rooms, etc.)
- _____

FUN MONEY

- Movies / Concerts
- Bars / Going Out
- Books
- New Technology
- Gaming / Hobbies

GIFTS

- Holiday Gifts
- Birthday Gifts
- Wedding / Shower Gifts

UTILITIES

- Internet / Cable
- Phone Plan
- Heating / Natural Gas
- Water / Electricity
- Waste Disposal

INSURANCE

- Medical Insurance
- Dental Insurance
- Vision Insurance
- Mortgage Insurance
- Renters Insurance
- Car Insurance
- Life Insurance
- Property Insurance
- Disability Insurance
- Long-Term Care Insurance

HOUSE SUPPLIES

- Cleaning Supplies
- Paper Products & Reusable Cloths
- Tools
- Furniture
- Home Décor

PETS

- Vet Visits
- Pet Food
- Pet Toys
- Pet Medications

DEBT

- Credit Card Debt
- Student Loans
- Personal Loans
- Car Payments
- Alimony
- _____

FINANCIAL PLANNING CHECKLIST

BELOW ARE THE TOP SIX CATEGORIES THAT REPRESENT THE SIX BASIC COMPONENTS OF A COMPREHENSIVE FINANCIAL STRATEGY.

Step 1. Gather all of your documents in one place. Use the categories below to guide you to help you find what you need.

Step 2. Prioritize the six categories that are most important to you. Take note of areas you feel less confident about and mark them for discussion.

Step 3. Once you have familiarized yourself with your finances as best as you can, seek out a Financial Professional (like a Financial Advisor) and discuss the areas where you have marked.

Step 4. Review your Financial Plan against your priorities and continue to add or adjust

INVESTMENTS	ESTATE PLANS	RETIREMENT PLANS	INSURANCE	DEBT MANAGEMENT	FAMILY ASSISTANCE
Asset Allocation	Wills	RRSPs	Long-Term Care	Consumer	Tuition / RESP
Long-Term	Trusts	Employer Sponsored	Disability	Mortgage	Living Expenses
Immediate-Term	Heirs	Annuities	Health	Debt	Long-Term Elder Care
Short-Term	Charities	Investments	Life		
Cash Flows					

BENEFITS CHECKLIST

Benefits are an important part of an employee's compensation package. Some elements of a benefits package are legislated, while others are offered to be competitive. Both can provide peace of mind for you and your family.

- Health insurance (e.g., coverage for medications, physiotherapy, upgraded hospital care)
- Employee assistance programs
- Vision care
- Dental Insurance
- Additional vacation allotments above that required by the Ontario Employment Standards Act
- Paid Sick Days
- Short-Term Disability Insurance
- Long-Term Disability Insurance
- Group RRSP or Pension Plans (separate from Canada Pension Plan)
- Education & Training
- Flexible Work Arrangements