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)

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

### PETS
- Vet Visits
- Pet Food
- Pet Toys
- Pet Medications

### DEBT
- Credit Card Debt
- Student Loans
- Personal Loans
- Car Payments
- Alimony

### FOOD
- Groceries
- Restaurants

### PERSONAL CARE
- Haircuts / Barber
- Cosmetics
- Nail Salon
- Messages / Spa

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

### GIVING
- Charity / Donations

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

### 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

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

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

### CLOTHING
- Adult Clothing
- Kid Clothing
- Dry Cleaning
- Specialty Clothing (UV Protected)

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

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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