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FINANCIAL

Illuminate December ✨

Hello Rebecca,

With only 30 more days until the end of the year, and the holidays still a few weeks away, it's an opportune time to think about and make the decisions that will set you up for the best possible fiscal situation in 2024.

One aspect to consider is tax planning. Reviewing your income, expenses, and investments for the year can help identify potential deductions and credits to reduce your tax liability. Consider making strategic contributions to your RRSP to take advantage of tax benefits while bolstering your long-term financial security.

The beginning of December is also an ideal time to evaluate our budget, identify areas of improvement, and set realistic goals for the new year. Consider reviewing your monthly expenses, cutting unnecessary costs, and redirecting those funds towards savings or debt reduction. Take advantage of year-end sales to purchase essential items or investments that can provide long-term value.

Moreover, reflecting on your financial behavior can be illuminating. Consider whether you've adequately saved for emergencies, retirement, or other financial goals. Assess your risk tolerance and asset allocation to ensure they align with your objectives. As always, I'm here to help you with whatever advice you need.

Taking the time to reflect, plan, and make these decisions now will set yourself up for a more prosperous and secure future.

I hope you enjoy these articles!



Kevin Giffin

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Thoughtful Wealth Management Starts with a Conversation

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